

IMPACT OF WOMEN ECONOMIC DEVELOPMENT INTERVENTIONS IN CHITTOOR DISTRICT



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CERTIFICATE

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DECLARATION

I hereby declare that the research work presented in this thesis entitled “Impact of Women Economic Development Interventions in Chittoor District” has been carried out by me in the Department of Food Science and Nutrition, Sri Padmavathi Mahila Visvavidyalayam, Tirupati under the supervision of Prof.K.Chandralekha and it has not been submitted to any other University for the award of any degree or diploma.

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CONTENTS

Acknowledgements

List of Abbreviations

List of Figures

List of Tables

Plates

List of Appendices

	Page
Chapter - I: INTRODUCTION	
1.1 Governmental Schemes.....	4
1.2 Role of Voluntary Organisations for women Development.....	6
1.3 Justification of the Study.....	8
1.4 Statement of Problem.....	10
1.5 Hypotheses.....	11
Chapter - II: REVIEW OF LITERATURE	
2.1 Theoretical Orientation of the Programmes.....	12
2.2 Studies on Developmental Programmes.....	15
2.2.1 Impact of Developmental Programmes on Income and Employment Generation.....	15
2.2.2 Impact of Developmental Programmes on Quality of Life of beneficiaries.....	23
2.2.3 Awareness, Attitudes and Perceptions on Develop- mental Programmes.....	26
2.2.4 Organisational Arrangements of Developmental Programmes.....	30
2.2.5 Role of NGOs in Promoting Entrepreneurial Activities.....	38
2.3 Women Entrepreneurship.....	41
2.3.1 Studies on Status of Women Entrepreneurship.....	41

2.3.2	Studies on Entrepreneurial characteristics.....	44
2.3.3	Factors influencing Women Entrepreneurship and Problems Experienced therein.....	48

Chapter - III: METHODOLOGY

3.1	Locale of the Study.....	62
3.2	Selection of the programmes.....	64
3.3	Selection of Sample.....	66
3.4	Criteria for Programmes Evaluation.....	69
3.5	Selection of Variables.....	72
3.6	Selection of tools and Techniques.....	75
3.7	Preparation of Research Tools.....	81
3.8	Pre-testing of Research Tools.....	82
3.9	Final Survey.....	82
3.10	Analysis Plan.....	83

Chapter - IV: RESULTS AND DISCUSSION

4.1	Modus Operandi of DWCRA and WIGS.....	84
4.1.1	Orientation.....	89
4.1.2	Privileges.....	91
4.1.3	Exposure.....	92
4.1.4	Creating Entrepreneurial Spirit.....	93
4.2	Socio-Economic - Demographic Profiles and Other related Data of the related Women Beneficiaries.....	94
4.2.1	Age.....	94
4.2.2	Education.....	95
4.2.3	Marital Status.....	96
4.2.4	Type of Family.....	97

4.2.5	Beneficiaries Husbands' occupation.....	97
4.2.6	Years of Experience.....	97
4.2.7	Activity Selected and Reasons for Selection.....	98
4.2.8	Place of Start - up.....	99
4.2.9	Previous Experience.....	100
4.2.10	Financial Assistance during Start-up.....	100
4.2.11	Training.....	101
4.2.12	Privileges.....	102
4.2.13	Exposure.....	102
4.2.14	Family Assistance.....	103
4.2.15	Reasons to Start Income Generating Activity.....	103
4.3	Awareness of Beneficiaries Towards DWCRA and WIGS.....	104
4.4	Impact of DWCRA and WIGS on Income and Employment Generation.....	113
4.4.1	Income Generation.....	113
4.4.2	Employment Generation.....	116
4.5	Impact of DWCRA and WIGS on Quality of Life of Women Beneficiaries.....	121
4.5.1	Decision Making Process.....	121
4.5.2	Improvement in Living Conditions.....	122
4.5.3	Creation of Assets.....	124
4.6	Opinions of Beneficiaries towards DWCRA and WIGS.....	127
4.6.1	Training.....	127
4.6.2	Loan Component.....	128
4.6.3	Income.....	130
4.6.4	Problems and Facilities.....	132

4.6.5	Crossbreak Analysis of Beneficiaries' Opinions.....	133
4.7	Awareness of and Opinions of Programme Functionaries Towards DWCRA and WIGS.....	147
4.7.1	Background Information of DWCRA and WIGS Functionaries.....	147
4.7.2	Awareness of DWCRA and WIGS functionaries about the scheme.....	150
4.7.3	Opinions of Programme Functionaries Towards DWCRA and WIGS.....	153
4.7.4	Problems of Programme Functionaries.....	158
4.7.5	Identification of Problems in the Modus-Operandi of Schemes and Suggestive alternatives by the researcher.....	162
4.8	Evaluation of the Entrepreneurial Activity Model through case-studies.....	166
4.9	Indepth analysis of case-studies.....	169
4.9.1	Conclusive findings from the case-studies.....	190

Chapter - V: SUMMARY AND CONCLUSIONS

5.1	Introduction.....	193
5.1.1	Statement of Problem.....	195
5.1.2	Hypotheses.....	196
5.2	Methodology.....	196
5.2.1	Locale of the Study.....	196
5.2.2	Selection of Programmes.....	197
5.2.3	Selection of Sample.....	197
5.2.4	Criteria for Programmes Evaluation.....	198
5.2.5	Selection of variables.....	198
5.2.6	Selection of Tools and Techniques.....	199
5.2.7	Pre-testing of Research Tools.....	199
5.2.8	Final Survey.....	200

5.2.9	Analysis plan.....	200
5.3	Main Findings.....	200
5.3.1	Modus Operandi of DWCRA and WIGS.....	200
5.3.2	Socio-Economic - Demographic profiles and other related data of women beneficiaries in two schemes.....	201
5.3.3	Awareness of beneficiaries towards DWCRA and WIGS.....	204
5.3.4	Impact of DWCRA and WIGS on Income and Employment generation.....	204
5.3.5	Impact of DWCRA and WIGS on the Quality of Life of Women beneficiaries.....	206
5.3.6	Opinions of beneficiaries towards DWCRA and WIGS.....	207
5.3.7	Cross break analysis of beneficiaries' opinions.....	208
5.3.8	Awareness of / Opinions of Programmes' Functionaries towards DWCRA and WIGS.....	211
5.3.9	Case-Study analysis.....	213
5.4	Conclusions.....	214

REFERENCES.....	217-226
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APPENDICES.....	i-xi
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LIST OF ABBREVIATIONS

AGS	:	Assistant Grama Sevika
AMUL	:	Anand Milk Producers Union Limited
APO	:	Assistant Project Officer
AWAKE	:	Association of Women Entrepreneurs of Karnataka
CED	:	Centre for Entrepreneurship Development
CSR	:	Centre for Social Research
CWDS	:	Centre for Women Development Studies
CSWI	:	Committee on the Status of Women in India
DRDA	:	District Rural Development Agency
DWCRA	:	Development of Women and Children in Rural Areas
EDP	:	Entrepreneurship Development Programme
FLW	:	Field Level Worker
FO	:	Field Officer
FTO	:	Field Training Officer
ICDS	:	Integrated Child Development Service
IGA	:	Income Generating Activity
IRDP	:	Integrated Rural Development Programme
ISB	:	Industries Service Business
JP	:	Jnana Probodini
MYRADA	:	Mysore Resettlement and Development Agency
NABARD	:	National Bank for Agricultural and Rural Development
NGO	:	Non Governmental Organisation
NIRD	:	National Institute of Rural Development
NSSO	:	National Sample Survey Organisation

PA	:	Project Assistant
PD	:	Project Director
PE	:	Project Executive
PRADAN	:	Professional Assistance for Development Action
RASS	:	Rayalaseema Seva Samithi
SC	:	Scheduled Caste
SEWA	:	Self Employed Women Association
SFDA	:	Small Farmers Development Agency
SHG	:	Self Help Group
SIDO	:	Small Industries Development Organisation
SISI	:	Small Industries Service Institute
SPARC	:	Society for Promotion of Area Resource centres
ST	:	Scheduled Tribe
STEP	:	Support to Employment Programmes for Women
TA	:	Travelling Allowance
TRYSEM	:	Training of Rural Youth for Self Employment
TV	:	Television
UNICEF	:	United Nations International Children's Emergency fund
VDO	:	Village Development Officer
WARE	:	Women Association of Rayalaseema Entrepreneurs
WEO	:	Women Extension Officer
WIGS	:	Women Income Generating Schemes

LIST OF FIGURES

No.	Title	Page
1.	Research Design.....	61
2a.	Map showing the study area.....	63
2b.	Map of Chittoor District Revenue Divisions.....	65
3.	Evaluation Model for Entrepreneurial Activity.....	70
4.	Research Model for Economic Development related Interventions.....	77
5.	Research Model for Women Beneficiaries.....	78
6.	Research Model for Programme Functionaries.....	79
7.	Model for case - study Research on Women Beneficiaries.....	80
8.	Pre-Post Life Styles of DWCRA Beneficiaries.....	126
9.	Pre-Post Life Styles of WIGS Beneficiaries.....	126

LIST OF TABLES

No	Title	Page
1.	Women's income generating activities under DWCRA and WIGS.....	67
2.	Income generating activities of DWCRA sample.....	68
3.	Income generating activities of WIGS sample.....	68
4.	Status of DWCRA groups and beneficiaries over a time span of 4 years in Chittoor district.....	85
5.	Status of WIGS SHGs and beneficiaries over a time span of 6 years.....	86
6.	Fund utilization by DWCRA.....	87
7.	Fund utilization by WIGS.....	87
8.	Distribution of the respondents according to their age.....	94
9.	Distribution of the respondents according to their educational levels.....	95
10.	Distribution of the respondents according to their marital status.....	96
11.	Distribution of the respondents according to their type of family.....	97
12.	Distribution of the respondents according to their years of experience.....	98
13.	Distribution of the respondents according to their type of activity.....	99
14.	Place of start-up.....	99
15.	Distribution of the respondents according to their previous experience.....	100
16.	Distribution of the respondents as per financial assistance received at start-up stage.....	101

17.	Distribution of the respondents as per their exposure.....	103
18.	Reasons for starting income generating activity.....	103
19.	Distribution of the respondents according to the sources of information about DWCRA and WIGS schemes.....	105
20.	Distribution of the respondents according to their awareness about the other schemes implemented.....	106
21.	Respondents income during pre-programme implementation period.....	113
22.	Respondents income during post programme implementation period.....	113
23.	Average household income in the pre and post DWCRA and WIGS implementation (sector wise).....	114
24.	Average days of employment generated in a month (Scheme wise).....	117
25.	Cross break analysis of employment generation.....	118
26.	Impact of DWCRA and WIGS on decision making process.....	122
27.	Impact of DWCRA and WIGS on living conditions of the respondents.....	123
28.	Impact of DWCRA and WIGS in creation of assets.....	125
29.	Beneficiaries' opinions on loan component.....	129
30.	Beneficiaries' opinions about their income.....	130
31.	Problems of beneficiaries.....	132
32.	Cross-break analysis of beneficiaries' opinions.....	141
33.	Cross-break analysis of beneficiaries opinions.....	143
34.	Distribution of programme functionaries according to age, educational qualification, length of service and training.....	148
35.	Opinions of programme functionaries on need for training as per their social characteristics.....	154

36.	Opinions about the beneficiaries' income.....	155
37.	Opinions of programme functionaries on beneficiaries' income as per their social characteristics.....	156
38.	Opinions of programme functionaries on support systems as per their social characteristics.....	157
39.	Problems of beneficiaries and functionaries and possible solutions to the problems.....	163
40.	Success status of beneficiaries availing the services of the two schemes.....	189

PLATES

No.	Title	Page
1.	Marginally successful Women beneficiaries.....	171
2.	Moderately successful women beneficiaries.....	177
3.	Successful women beneficiaries.....	183

LIST OF APPENDICES

No.	Title	Page
I.	Interview schedule for gathering information about DWCRA and WIGS.....	i-iii
II.	Interview schedule for women beneficiaries of DWCRA and WIGS.. ..	iv-vii
III.	Interview schedule for DWCRA and WIGS Functionaries.....	viii-ix
IV.	Case - study research tool.....	x-xi

Chapter - I

INTRODUCTION

Women constitute one half of the nation's population and contribute two thirds of it's productive activities as mothers, wives and members of the work force. Over the past few decades, there has been a substantial increase in women's participation in the economic activities all over the world. But still they receive only about 10 per cent of world's income and own one per cent of world's assets. It is an irony and gross injustice that in spite of all this, the Indian housewife is treated as a dependent and 'non worker'.

On the occasion of International Women's Year 1975, the late Mrs. Indira Gandhi had stated that, "Since time immemorial, woman has been discussed and written about mainly as a decorative object. But when she has stepped out of this niche, by and large, the response has been one of cynicism and derision. Women's liberation is not a luxury for India, but an urgent necessity to enable the nation to move ahead to a life which is more than satisfying materially, intellectually and spiritually".

Dubey et al., (1987) opined that women have been playing a vital role in the households, since ages. In rural areas where agriculture forms the main occupation of the majority, agro-based industries like food preservation, bakery, dairy, poultry could be taken up by women. Women are found to be responsible for 50 per cent of total food production. The role of women in productive activities in India has been increasing over the years. However women engaged in entrepreneurial activities has been insignificant.

Sarala Gopalan (1981) has stated that they have a very low rate of participation in the work force (around 28 per cent of the female population and 13.6 per cent of the total population). Women are employed mostly in unorganised sectors (around 94

per cent) consisting of occupations often seasonal in nature like agriculture, agro-based industries, handicrafts, handlooms and construction work etc.

The progress appears slow as the unorganised women are in large numbers and they lack opportunities to acquire skills and are subjected to prejudices of low productivity and compulsion to supplement family's income. Again, most of them are stricken with acute poverty. According to the 38th round of NSSO, there are 287.3 million workers of which 98.4 million are women and most of them are self-employed. Being self-employed, they work for long hours, with no fixed place of work and with negligible protection from existing labour legislation.

With the progressive reduction of poverty ratio as is envisaged in the Ninth plan, there will be a visible impact on rural women as the anti-poverty programmes aim at bringing them above the poverty line. Most of the programmes, grounded by the Department of Rural Development, Labour and Women and Child Development cover the unorganised and informal sectors. An important reason for directing special attention towards women is the positive contribution they can make to development in general and to women in particular, not only in their direct economic role but also in terms of social development. There are clear indications that, where more favourable social indicators such as low infant mortality, high life expectancy, improved nutritional status and the low incidence of morbidity and mortality are prevalent, it is due to women's contribution in social development.

Adman (1976) made an analysis of the value of women's economic role. They work on an average ten to fourteen hours a day on seed and grain storage and preservation, post harvest rice processing, vegetable and fruit growing, poultry raising, live-stock care, food processing, household manufacture, building maintenance and repair and fuel and water gathering. Attention is drawn to the lack of appreciation

generally given to women's contribution, leading to their neglect in policy formulation. Modernisation efforts involving traditional female activities are aimed at men so that women do not have the opportunity to acquire new skills which could raise their productivity.

Realising the significance of the full participation of women in development activities, the Government of India has given much attention to development projects and support services to motivate rural women to become partners in socio-economic development. Development planners since the first five year plan have laid considerable emphasis on development of economic activities to improve the status of women economically. The 20 point programme enunciated by the late Prime Minister Mrs. Indira Gandhi aims directly at creating a better socio-economic order, especially for the weaker sections i.e., women and children. The Committee on the status of women in India (CSWI) in 1975, stated that lesser position had been given to women in the socio-economic structure of society and hence laid greater emphasis on education and skill development of women to rectify this situation. The scattered efforts made earlier for training of women to improve their skills in production have been made more intensive now and a plethora of Government and non-Governmental agencies are addressing themselves to improve training opportunities and employment facilities for women.

Various anti-poverty and employment generation programmes have been designed to improve the living and working conditions of women in unorganised sector. Infact the present Central Government concentrated for the minimum common needs programme to reduce the poverty levels and hasten the developmental pace of

the country. These programmes have given the women an opportunity to participate in the productive activities in the unorganised sector and thus evolved tremendous enthusiasm. The programmes cover income generating schemes which are creating assets and thus improving their quality of life.

1.1 Governmental Schemes

The National Scheme, Integrated Rural Development Programme (IRDP) was implemented with the objective of lifting the individual families above the poverty line by mobilising institutional credit, organising training programmes and taking up a range of activities covering agriculture, animal husbandry, fishery, rural and cottage industries, commercial and service activities etc. To ensure better participation of women in rural development process, it was decided by the Government that at least 30 per cent of these beneficiaries should be women. The national scheme, Training of Rural Youth for Self Employment (TRYSEM), under IRDP was introduced with the objective of training at least 2,00,000 rural youth every year in agriculture and allied sectors and small industries for self-employment. One third of the trainees under TRYSEM are women.

Development of Women and Children in Rural Areas (DWCRA) was launched by the Ministry of Rural Development in different states as a component of IRD programme. Under the scheme it is envisaged to organise female beneficiaries of IRD programme into small groups and provide them additional assistance together with necessary supporting services so as to enable them to take up income generating activities.

Women are gradually entering the areas of non-traditional sectors and to support their efforts, the Ministry of Labour has undertaken various schemes for them by associating voluntary organisations. The International Labour Organisation through the Ministry of Labour has launched pilot projects for employment generation and income enhancement for rural women. A regional Netherlands project “Employment Opportunities for Rural Women through organisation” was implemented by the Centre for Women Development Studies (CWDS) which has initiated activities in West Bengal, Punjab and Rajasthan. Another project was financed through Finland, “Self-Employment Scheme for Female headed Households”, and implemented by the Centre for Social Research (CSR) in U.P.

NABARD conducted an evaluative study on IRDP beneficiaries during 1983-84 in India, using the poverty line as a primary index for beneficiary impact. Beneficiaries engaged in animal husbandry programmes particularly dairy schemes were found to have low average incremental income compared to the other beneficiaries who were engaged in occupations such as petty trades and low investment occupations.

Sastry et al., (1984) in their empirical study on IRDP beneficiaries found that there was a dearth of interest in the programme by the beneficiaries, as there was no substantial income generation for the majority of the beneficiaries, hence repayment became a problem. Further, the beneficiaries also appeared to have not made sufficient efforts to own the programme.

Many activities are financed through welfare funds for unorganised labour working in beedi industry, limestone, dolomite, iron ore and chrome mines. As the

rural women are to be trained in the non-agriculture activities, Khadi and Village Industries Commission has started special schemes for them.

All these programmes envisage economic and social upliftment of women by providing women with opportunities for self-development and improved financial status.

The studies conducted by Tiwari and Prakash Chand (1983), Angadi and Renukarya (1984), Malyadri (1985), Prakash Naidu (1985) on IRDP and Jyothi Rani and Prabhakar's (1990) study on dairying scheme revealed that the family income of the beneficiaries was increased due to these economic intervention programmes. These programmes also provided employment opportunities to its beneficiaries.

1.2 Role of Voluntary Organisations for Women Development

Voluntary action is not a new phenomenon in India, it is rooted in its culture and embedded in its ideology. Down through the centuries, religious traditions have instilled among the devout a sense of compassion and social obligation towards fellow beings, the less formative and disadvantaged.

Voluntary agencies are formed out of 'felt' needs experienced by individuals, groups or communities. Voluntary organisations are born because an inspired individual or a group of like minded individuals perceives a need or a short coming in society and is determined to do something about it.

The category of women who need to be given a better deal through various developmental programmes are the poor, oppressed women. The poor rural women

especially those without assets are faced with the problem of sheer survival. Since voluntary agencies have committed workers, over a span of few years, they are able to build good rapport with the target population in the areas where they are working. This rapport with the people is established by working with them and thereby the foundation is laid for the success of schemes initiated through voluntary effort (RASS, 1996).

The key-role of voluntary action in promoting women's development has been recognized universally. In the sixth plan document (1980-85), it is stated that "for promoting adequate development efforts for women grass-root level organizations should be promoted". Mahila Mandals and other voluntary agencies would be encouraged to take up socio-economic programmes for providing wages and self-employment in rural areas. They would be linked with co-operatives and federations for marketing of products". The National Commission has recommended that voluntary organizations should be encouraged to create awareness, mobilise and organise poor women, carry out training programmes and implement developmental programmes for women.

The constructive programmes taken up by voluntary agencies for the empowerment of women in rural areas are education of adults and children, and the creation of awareness through education and income generation activities by initiating or helping poor women to take up economic activities like sewing, stitching, embroidery, animal husbandry etc.

In India, critical evaluative studies on the impact or outcome of economic development efforts by voluntary and Government agencies are scarce. Hence, the

issues which address the impact of the economic interventions on women have not been thoroughly explored. This is particularly true of Chittoor district in Rayalaseema region of Andhra Pradesh, India where inspite of several entrepreneurial activities, women have been unable to create an independent life styles for themselves. To this day, it appears that women's entrepreneurial activities are considered to be a source of supplemental family income rather than a source of providing financial independence to the women.

1.3 Justification of the Study

Entrepreneurial talents and capabilities are latent in all communities but their translation to innovative action depends on appropriate stimuli and favourable environment in which innovations are readily accepted. The rural Indian women are preoccupied with domestic chores that they are often ignorant of the world outside. In order to improve the situation, UNICEF recommended advocacy of a broad perception of women in society and in the development process, taking the view that the women are not to remain confined to motherhood or domestic roles, but should be seen in the totality of woman's role. Hence, it is essential that rural women be motivated towards enterprising ventures (Manimekhala and Rajendran, 1993).

The major thrust of the country's sixth five year plan (1980-85) in the field of welfare of women was their economic upliftment through greater opportunities for salaried, self and wage employment. The benefit of various developmental programmes in the five year plans have not reached the vast masses of rural population. Since agricultural operations follow a seasonal pattern, the rural women who are normally engaged as agricultural labourers do not have full time occupation.

Raghuvamsi (1982), revealed that, in the rural areas, women are not employed in any remunerative work for 247 days in a year and they are in need of gainful employment. Therefore there is an urgent need to promote development of non-farm income generating activities for the gainful utilization of the massive rural women workforce in the area of agro-based industries and cottage and small scale industries.

A programme which increased income generating potentials of women could well have the effect of altering power structures of the family decision making units, increasing the chances of education for girls, providing new skills, confidence, resources and opportunities to women to support themselves and their dependents.

McCarthy (1977) examined 2,000 women recipients of IRDP in Bangladesh and the study revealed that women used their profits for house-hold expenses, education, health care, clothing for children, small livestock and small business ventures.

In the Amul Dairy Project in India, one of the administrators quoted that the money the women received every day for the milk, was mostly spent on daily household needs and special foods (Dixon, 1977). The Central Government has been implementing a number of programmes from time to time to uplift the rural women above the poverty line. The Government started developmental programmes like IRDP, TRYSEM, DWCRA to promote the women with better standard of living.

The voluntary organisations are also developing effective strategies which promote women's development through their participation in programmes initiated for their development. In Chittoor district, Rayalaseema Seva Samithi (RASS) is a voluntary organisation working in the field of women and child development since

1981. To improve the economic status of slum dwellers and development of children in ICDS area, RASS started a scheme called “Women Income Generating Schemes” (WIGS) in 1990.

A study on impact of DWCRA by Sivasankaraiah and Ramappa (1993) indicates that the group activity in DWCRA contributed to the successful functioning of the programme and the beneficiaries have positive opinion toward DWCRA programme.

A study on self help groups of WIGS, RASS by Rammohan (1995) indicates that self help groups broaden socio economic opportunities for women and provide space for poor women to function effectively in their micro enterprises through group efforts.

In cognizance of the above, it is felt essential to make a critical analysis of the impact of two women economic development interventions viz., DWCRA and WIGS organised by government and non-governmental organizations respectively in Chittoor district. It would provide a realistic estimate of the existing position of the women beneficiaries and personnel involved in promotion of these economic developmental interventions.

1.4 Statement of Problem

The present investigation, entitled as “Impact of Women Economic Development Interventions in Chittoor District” was proposed with the following objectives:

Assessment of the modus operandi of women oriented economic development interventions in Chittoor district.

Comparison of socio-economic profiles of target women from two different women oriented economic interventions viz., DWCRA and WIGS.

Assessment of differential awareness and opinions of the women beneficiaries and programme functionaries towards the respective programmes i.e., DWCRA and WIGS.

Studying the extent of employment generation among the women beneficiaries and economic impact on their families through the two economic interventions. Examining the factors contributing to the success of the beneficiaries and suggesting measures for strengthening the women beneficiaries to improve the chances of their success.

Identification of the problems faced by the project personnel in both schemes and suggesting appropriate measures to overcome the problems.

1.5 Hypotheses

- The women oriented economic development interventions have positive economic impact on women beneficiaries.
- The women oriented economic development interventions have impact on extent of employment generation of target women.
- The target women and personnel of economic development interventions have positive opinion and sufficient awareness towards DWCRA and WIGS.

Chapter - II

REVIEW OF LITERATURE

A comprehensive review of literature has become an essential part of any investigation. It not only gives an idea about the work done in the past and assists in sketching and outlining the investigation, but also provides basis for getting an insight into the problem area.

The review of literature presented in this chapter provides a basis to the scope and requirements of the current investigation. The collected information and literature are presented in this chapter along the following lines,

2.1 Theoretical Orientation of the Programmes

2.2 Studies on Developmental Programmes

2.2.1 Impact of developmental programmes on income and employment generation

2.2.2 Impact of developmental programmes on quality of life of beneficiaries

2.2.3 Awareness, attitudes and perceptions on developmental programmes

2.2.4 Organisational arrangements of developmental programmes

2.2.5 Role of NGOs in promoting entrepreneurial activities

2.3 Women Entrepreneurship

2.3.1 Studies on status of women entrepreneurship

2.3.2 Studies on entrepreneurial characteristics

2.3.3 Factors influencing women entrepreneurship and problems experienced therein

2.1 THEORETICAL ORIENTATION

Development of Women and Children in Rural Areas (DWCRA)

The guidelines of IRDP stipulated that at least one third of the beneficiaries should be women. A review of the programme has revealed that participation of women has fallen much short of expectation.

In view of this, a comprehensive programme “Development of Women and Children in Rural Areas” (DWCRA) was drawn up in 1982. The main objective of this programme is to increase the income levels of women members of the families of the target group by providing support services needed to enable them to take up income generating activities. The effects of DWCRA formation includes literacy, family planning, 100 per cent immunization to children, compulsory primary education for children of age group 5-12 years.

The economic activities included under this scheme are mainly cottage and household industrial activities in nature which do require less technical skills, small investment, which even illiterates can do with quick returns. The expenditure for the implementation of this scheme would be shared between the State Government, Central Government and UNICEF.

Group approach is adopted in DWCRA scheme. Each group is provided with a sum of Rs. 15,000 to take up income generating activities. Each group consists of 10-15 members. The amount sanctioned to the group can be utilised for the purchase of raw material, marketing support services and for building up infrastructure. A revolving interest free fund is provided to the members by DWCRA, repayable in monthly instalments. The repaid amount is again rotated as loans. All members of the group must open a joint account in a bank in the name of the ‘Group’ with an initial deposit of Rs. 120/- which could be completed in three equal monthly instalments of Rs. 40/-. In addition to the initial deposit each member of the group is expected to credit at least Rs. 10/- in the Bank every month; for which Rs. 0.50 as interest would be recorded in the pass book. Seventy five per cent of the total savings

of the group is arranged as loan to the needy members. On the loan taken, a monthly interest of Rs. 0.10 is charged for Rs. 10/-. The member is expected to repay the loan in three months.

Each group maintains necessary registers/records regarding purchase of raw material, finished products, financial issues and resolutions and such other details. The group elects the leader who monitors the functioning of the group.

Women Income Generating Schemes (WIGS)

Voluntary agencies are the correct sources to implement the developmental programmes because they know the pulse of the people at grass root level, their needs and aspirations (Ahmed, 1988).

Rayalaseema Seva Samithi (RASS) is the first non-governmental organisation in India to have been entrusted with the responsibility of implementing Integrated Child Development Services (ICDS). To improve the economic status of slum dwellers and development of children in ICDS area, RASS decided to work with women and thus the “Women Income Generating Schemes” (WIGS) came into existence. WIGS personnel motivated the women in the area to form small groups called “Self Help Groups (SHGs) to meet small credit needs from the pooled savings. Each group had 10-15 women. The members of the group meet once in a month and more frequently if needed. The group utilizes the savings for members’ credit needs. Each group elects two leaders and maintains separate books for minutes, savings and credit details. The cash balance left with a group is kept in the group joint account in the bank.

Small needs of their economic activities are also met from these funds. Generally, the loans are returned the following month and at the most within 2-3 months. RASS has initiated direct finance scheme under WIGS. Under this, smaller loans of Rs.100-500 are provided as working capital to improve the business or to start a petty trade. The group gets the support of matching grant loan from RASS when needed. The interest charged on these loans is 12 per cent per annum. WIGS also has linkages with Banks to provide financial assistance to women, in case of inadequate group funds.

2.2 STUDIES ON DEVELOPMENTAL PROGRAMMES

2.2.1 Impact of Developmental Programmes on Income and Employment Generation

Mathur et al., (1982) conducted a major evaluation study covering 200 beneficiaries and 100 non-beneficiaries belonging to a block in Hissar district of Haryana state, where both the IRDP and SFDA were in operation during 1980-81. The study found a positive economic benefit to beneficiaries compared to non-beneficiaries in terms of land, live-stock and implements. Further, greater diversity in sources of income among beneficiaries than non-beneficiaries was observed with regard to social aspects, through more positive official and non-official contacts, social participation, social norms and attitudes were observed among beneficiaries than non-beneficiaries.

Muthayya et al., (1983) in their evaluation study of IRDP revealed some interesting findings. The study was taken up in three states - Gujarat, Karnataka and

Kerala covering one district, two blocks and six villages in each state. It was found that the beneficiaries annual per capita income before and after becoming a beneficiary was Rs. 352 and Rs. 492 respectively. The increment of income for a household with an average family size of six was Rs. 140.

Ruttan (1983) has stated that some surveys carried out in Gujarat revealed that IRDP had an impact of lifting the beneficiaries above the poverty line in a large number of cases. Overall 88.25 per cent of the total families were assisted under IRDP.

Tiwari and Prakashchand (1983) evaluated the remedial capacity of IRDP in rendering basic changes in the rural scenario in terms of making the target group viable. This evaluation was undertaken in Chotanagapur district of Bihar. The study noticed that irrespective of the fact whether the assistance was rendered for piggery, goatery or to a village artisan under IRDP, the agricultural labourers, marginal farmers and small farmers group registered an improvement in their income. While the former group of activities also had a improved income, the incremental income was more to small farmers and marginal farmers compared to the other activity undertaken by the IRDP beneficiaries.

Angadi and Renukarya (1984) undertook a sample survey in Nanjangud taluk on the effective implementation of IRDP. They found that average annual income of beneficiaries was of order of Rs. 3,000 before getting the benefits from various schemes under IRDP. And after getting the benefits, the average annual income was of the order of Rs. 3,600. The standard deviation worked out to be Rs.1,250. A majority of the respondents were quite happy with the scheme as it had enabled them to improve their economic conditions.

Benerjee (1984) conducted a study on IRDP in a poverty stricken drought prone village in Bankura district of West Bengal. He found that the IRDP is successful in eradicating poverty and he attributed this to co-operation and good will of all the concerned, and a suitably conceived rural development strategy.

Singh (1984) made a study on the impact of IRDP on income and employment generation in Tiruchi block of Ramananthapuram district. In the sample block, the employment generation had better effect on the income generation. Animal husbandry programme provided an additional average income of Rs. 677 per annum to the beneficiaries and agricultural programme provided Rs. 502. Regarding employment, animal husbandry programme created an additional employment of 76 days per annum to the beneficiaries and the agricultural programme created only 58 days.

Harikumar (1984) conducted a sample survey in Kumbalam village of Vythila block in Ernakulam district of Kerala to evaluate the implementation of the IRDP. The study showed that the IRDP had made a remarkable impact on the income and employment generation. It was revealed that before implementation of the scheme, 11.66 per cent of the beneficiaries were getting income between Rs.2,000 and Rs.3,000. But after the implementation of the scheme, 62.67 per cent of the beneficiaries earned an improved income. Apart from increased income level, there was an additional employment creation of 3,560 man hours among different beneficiaries in different sectors.

National Bank for Agricultural and Rural Development (NABARD) conducted an evaluation study on IRDP with an all India coverage during 1983-84. The study was based on sample households drawn from 15 states. The major objectives of the

study were to analyse the process of implementation of the programme and to examine its impact on poverty eradication. While evaluating the impact of the programme the study adopted the criterion of 'crossing the poverty line' as a primary index and found that 47 per cent of the beneficiaries had crossed the poverty line. With regard to average income per beneficiary household, it was estimated to be above the poverty line in six states viz., Punjab, Maharashtra, Haryana, Uttar Pradesh, Gujarat and West Bengal and marginally above the pre-IRDP income or at the same level in three states viz., Kerala, Orissa and Madhya Pradesh. The incremental income due to IRDP was about Rs.500 for 10 per cent of the beneficiaries and it ranged from Rs. 501 to Rs. 1500 for another 13 per cent. The states with low average incremental income were by and large, found to be those which had placed large emphasis on animal husbandry programme particularly dairy schemes.

An empirical study on lack of interest among the IRDP beneficiaries was conducted by Sastry et al., (1984). The study attempted to analyse the causes for lack of interest among IRDP beneficiaries and to evaluate a suitable identification procedure for advancing the assistance. A sample of 250 IRDP beneficiaries were contacted from 25 villages in the Vikarabad block of Ranga Reddy district of Andhra Pradesh. The data were collected with the help of a framed questionnaire from the block office and case-studies. The results revealed that 76 per cent of respondents did not get any additional income and 24 per cent got meagre additional income which was not sufficient to make the repayment. The study also reported that the scheme had shortcomings both in its grounding and post-grounding operations. Apart from the ineffective execution of the projects by the implementing agency, the beneficiary also did not evince sufficient interest in making the programme both productive and usable.

Grewal et al. (1985) conducted a study to examine the impact of IRDP assistance (provided under tailoring craft) on the social status of rural women and the extent of additional income in terms of earnings and the pattern of its utilisation. The study was undertaken in Bhivani district of Haryana. The investigator found that only 20 per cent of women beneficiaries adopted tailoring as a profession while 68 per cent had used the sewing machine for domestic use only. The beneficiaries who took professional tailoring had raised their incomes by Rs. 1750 and employment for 135 days.

Lakshmi Devi (1985) in her study attempted to analyse the impact of IRDP on rural women in Trichur district of Kerala and found that IRDP provided an opportunity for rural women to shift from agricultural to non-agricultural activities. The IRDP has brought a positive income benefit only for a small per cent of women and could not improve the status of the rural women substantially.

Malyadri (1985) conducted a study to evaluate the impact of IRDP on beneficiaries in North-Rajupalem village of Kovur taluk in Nellore district of Andhra Pradesh. He stated that 55 per cent of the beneficiaries crossed the poverty line but the remaining 45 per cent were still below the poverty line.

Naidu (1985) evaluated the impact of IRDP on the economic status of women in Madhya Pradesh. He observed an increase in income for all the four sections viz., industry, business, service and agriculture. However, the increase was higher in agriculture sector compared to other sectors.

Raghavan and Varadarajan's study (1985) attempted to examine (1) whether the strategies adopted for IRDP had really benefited households headed by women and (2) whether the assistance had generated sufficient income to raise such households above the poverty line. The study was conducted in Chengalpattu district of Tamil Nadu by collecting data from 136 households of which 33 households were headed by women. The study found that women were able to earn additional income Rs. 702 and employment for 180 days per year.

Reddy (1987) conducted a study to assess the income generating capacity of the IRDP schemes and the programmes impact on income distribution in West Godavari and Mahaboobnagar districts of Andhra Pradesh. The study was based on primary data collected from 400 beneficiaries. In addition to the primary data, a good bit of information was collected from secondary sources such as blocks, DRDA etc. On the whole for all schemes in the state the analysis of data showed that the family income had increased by 61.95 per cent. Among the different schemes, milch animal scheme with 57.61 per cent had recorded the highest rise in income followed by irrigation wells (55.09 per cent), bullock carts (40.76 per cent) and the renovation of old wells (31.61 per cent).

An evaluation study undertaken by Naidu and Rao (1988), aimed at evaluating the impact of IRDP schemes on generation of additional employment and income. The study covered six blocks in Guntur district. They observed that the generation of additional employment and income in different schemes was not identical. The schemes studied were bullocks and bullock carts, milch cattle, sheep rearing, minor irrigation and ISB schemes. The increase in number of additional mandays of

employment was relatively higher in case of ISB schemes compared to other schemes. In terms of additional income generation minor irrigation, milch cattle scheme and ISB scheme were ranked in decreasing order of priority by the beneficiary families.

Jose (1989) conducted a study in Kerala with the objectives, to study the extent of women's participation in rural development activities and to study the impact of a major anti-poverty programme (IRDP) on women's economic status vis-a-vis household economic status. The important finding of the study in respect of work participation was that the marginal increase in total work participation of labourers in Kerala was due to the increase in female work participation in non-agricultural sectors. It was found that women in IRDP beneficiary households were contributing household employment much higher than the women in non-beneficiary households. Due to the operation of IRDP, women's employment increased by 27 per cent and income by 33 per cent in the study region. The study also noted that the overemphasis on self-employment generation and target achievement; led to excess provision of certain schemes ignoring their economic viability. Most of the schemes in the less developed block failed to generate employment for women, due to lack of capability in women to manage their independent enterprises.

Thippaiah and Babu (1990) carried out a study on IRDP in Kolar district of Karnataka. The objective of the study is to analyse the impact of IRDP on agricultural labourers in the study region. Among the beneficiaries, 81.5 per cent of beneficiaries were covered under animal husbandry scheme, 17.5 per cent were covered under agricultural schemes such as bullocks and bullock carts and one per cent under ISB sector. The study revealed that there was a movement towards higher income after the

introduction of the schemes. More number of beneficiaries from animal husbandry scheme have moved to higher income slabs than the beneficiaries from agricultural scheme. The lone beneficiary from ISB sector was in the higher income slab even before providing assets. In the study the average man-days of employment created worked out to 232 days per annum. Between the schemes, beneficiaries in the animal husbandry schemes generated 243 days of employment, in the agricultural schemes it was 171 days and in ISB scheme it was 330 days. The study also revealed that the repayment of loans was not encouraging. More repayment had taken place from amongst the beneficiaries of the animal husbandry scheme followed by agriculture scheme. Some suggestions were made by the authors in the study,

- Enhancement of the quantum of loan assistance keeping in view the increase in the prices of assets.
- Good breed and high milk yielding varieties of animals should be distributed, which enable them to generate adequate income.
- The beneficiary should be provided with one more unit of assets if the beneficiary is showing same kind of improvement in generating income and repayment of past loan.
- During drought and unforeseen situation, recovery of loan should be suspended.

On the basis of studies reviewed so far the following issues have emerged. The studies on IRD programmes indicate that,

- there is a substantial improvement in the economic status of beneficiaries in terms of income available to the family.
- provision of diversified opportunities for increasing employment generation to the family members.

2.2.2 Impact of Developmental Programmes on the Quality of Life of Beneficiaries

Sundar (1981) carried out a case study on the impact of the dairy co-operative on the lives of the women in Khadgodra village, Kaira district. She evaluated women as managers and found that there was a real shift in the traditional balance of power in a society between men and women where women were successful in their work. She reported that this had given the women a new confidence in their role in the community. It had also increased the income of the women. But the women did not have control over the entire income earned from milk and spent it largely for the benefit of the entire family - on food, clothing, utensils, jewellery or dowry for their daughters. They conceded that now they have atleast a little say in spending of the income. Regarding literacy, attitude towards family planning, food consumption levels and on health impressionistically, there was some impact though not a great deal. As far as the impact on nutrition was concerned, there were no adequate data on which to make an evaluation.

Huntley (1985) used a case-study approach to explore the life events and experiences that had influenced women to choose entrepreneurship as a career alternative. Data were collected from 31 subjects who completed a demographic questionnaire and an instrument designed to assess personality characteristics of entrepreneurs. Results indicated that the subjects were determined, hard working and self confident. In spite of having faced financial hurdles, their determination, courage and optimism helped them to overcome these hurdles. Most women ventured into entrepreneurship because of a desire to be independent and to be in control of their

lives. They were looking for a balance of personal and professional interests and admitted to career satisfaction which transcended to other aspects of their lives.

Verma (1985) conducted a study on women beneficiaries of IRDP with an aim to find out the impact of the schemes on the socio-economic status of women and their families. A sample size of 150 beneficiaries of IRDP and TRYSEM were selected in Rajsthan state. In this study, it was found that the women were given freedom to spend their income according to their will. The women were spending their earnings for the family welfare. It was seen that their beliefs and values were still traditional than rational.

Basu conducted a study (1988) to see the impact of IRDP and how far it's objectives of employment generation, income generation and asset creation have achieved. The district of Nadia in West Bengal was selected. The study revealed that under IRDP schemes, 55 families out of 100 were able to increase their employment condition and they were still continuing with their preinvestment position. It was also found that 44 per cent of sample beneficiaries were able to generate as much income by which they cross the poverty level income barrier of Rs. 6400/- and remaining 56 per cent were below it inspite of getting the assistance under the programme, though some were had increased income. In asset formation 37 out of 100 families were able to enhance their assets holding through higher income generated from the assets and schemes provided under the IRDP. Sixty two families failed to procure any new asset through the additional incomes generated under the programmes. Basu (1988) made some suggestions for improvement in the implementation of the programme - IRDP being a multi-dimensional concept, it's success depends overwhelmingly on efficient co-

ordination. IRDP can not be successful unless proper linkages were continuously built up and provided market, veterinary, proper input supply etc. Frequent monitoring and follow-up action positively correlated with the rate of successful transition above poverty line. Involvement and participation of beneficiaries in the scheme also an essential factor for success of the programme.

Nagarani (1990) conducted a study on the role of rural women in dairy entrepreneurship, in Tirupati mandal of Chittoor district, Andhra Pradesh. The study reported that dairying was practised in addition to cultivation by the majority of women. Participation of women in most of the cattle management activities was high compared to that of men. The study also revealed that, there was a change in the majority of women dairy entrepreneurs' family status, decision making and in activities related to the aspects of dairy entrepreneurship after starting it.

Pillai and Anna (1989) carried out an exploratory study on women entrepreneurship in Kerala. The study was based on a sample survey. The primary data for the study was collected from 121 selected women entrepreneurs who registered with the department of industries. Secondary source of data include published and unpublished materials both private and public, related to industries in general and women's industrial programme in particular. The study indicates that most of the women entrepreneurs are fairly literate, most of the respondents are from semi-urban background. A good number of the entrepreneurs were satisfied with their present engagement. As far as the perception of the respondents regarding their social status as an entrepreneur and their status with men at home in decision making were concerned, they were satisfied. 'To have an independent economic status' was the

foremost ambition which led women to industry. A desire to earn money and to engage one self fully were also decisive factors. The authors reported that the problems faced by the women entrepreneurs were multi-dimensional relating to finance, marketing, raw-materials, power, labour, technical and managerial guidance and state policy.

Some suggestions were also made in the study to improve the units, avoiding delay in sanctioning the loans or other financial helps and raising the quantum of such help were the most important. Regarding the problems about raw materials, it was suggested that a need based distribution would be more effective. Periodical inspection of the units by the technical staff of the department to give necessary guidance would improve the functioning of the units.

The studies reviewed so far reveal that the women had improved their status in the family as well as in the society. This process is also gaining momentum. Their earnings gave them self confidence which led them to be self reliant in course of time. It was also noted that economic independence gave them a voice to share their ideas with men in the family and thus play a role in the process of decision making related to family matters.

2.2.3 Awareness, Attitudes and Perceptions on Developmental Programmes

Radhakrishna and others (1983) studied the success or failure of development schemes in four places of Ramananthapuram district in Tamil Nadu. The researchers studied the beneficiaries under the drought prone area programme like agriculture, dry animal husbandry such as milch animal distribution scheme. The study analysed the

awareness of beneficiaries with regard to the objectives of the scheme, the attitudes of beneficiaries towards the scheme in terms of its flow of benefits to them and the factors contributing to the success or failure of the schemes. The results of the study revealed that the awareness of the scheme among the people in the study area was good but their attitudes were different. In the success area where the programme was accepted by the people, 50 per cent of beneficiaries had favourable attitude towards the dry soil and water conservation schemes. In the failure area, 51 per cent of the people had unfavourable attitude. But in the case of milch animal distribution scheme in both the areas, the people had favourable attitude. It is evident from the study that the success or failure of any development scheme depends more on how well the people understand about the benefits of the scheme and to what extent the benefits satisfy their needs.

Ahuja and Bhargavan's study (1984) on IRDP in Jaipur district, revealed that as much as 54 per cent of the loan recipients have either sold off their assets or the cattle died due to various reasons. The real constraints in the programme implementation was inadequate grazinglands, insufficient fodder and feed particularly in case of maintaining milch animals during the dry period. The study also observed that of the assisted beneficiaries, 18 per cent crossed the poverty line. However, if repayment of loan and interest paid were adjusted against their income, the benefits accrued would become insignificant and there could be a perceptible decrease in their percentage crossing the poverty line.

Ramakrishna Reddy (1986) conducted a study on attitudes, awareness and employment status of the beneficiaries of national scheme TRYSEM under IRDP. A

sample of 80 who were trained under TRYSEM were selected from 17 villages of Chandragiri block of Chittoor district in Andhra Pradesh. The study was intended to study the attitudes, awareness and employment status of TRYSEM beneficiaries. The findings showed that 70 per cent of the respondents possessed moderate awareness about different aspects of TRYSEM programme. Majority of the beneficiaries (73.25 per cent) had medium opinion towards TRYSEM programme. Regarding attitude 56 per cent of the beneficiaries had medium attitude. Increase in mean income was observed in respondents due to the introduction of TRYSEM. There was significant difference in the mean incomes of the beneficiaries of TRYSEM before and after introduction of the programme. It was found that majority of the beneficiaries were trained in basket making (22 per cent) followed by tailoring (17.5 per cent). After training only 10 per cent were self-employed, 21.25 per cent were employed in other fields and 40 per cent were unemployed.

Kirve and Kanitkar (1993) carried out a study on entrepreneurship at grass roots: for developing the income generating capabilities of rural women. The objective of the study was to describe and evaluate an experiment to promote income generating activities (IGAs) among a group of rural women. The authors evaluated an income generating activity provided by an NGO, Jnana Prabodini (JP) in Pune. JP organises various activities in the field of education, research and rural development and small industry. The JP provided training for 105 women in tailoring. The authors evaluated the programme with the objective, to ascertain whether the training designed and implemented by JP brought about any change in the economic condition of the beneficiaries and reported that 26 per cent of the beneficiaries using the skill for generating additional income while 74 per cent did not use it. Although the project

was initially launched with a view to provide a skill to raise additional income, the evaluation brought home the realisation that in rural areas, 'expenditure saving' schemes are equally relevant for poor women. It was found that, inspite of pre-training efforts, the socio-economic status of trainees placed severe restrictions on their ability to use the training to pursue a full-time business activity, although women demonstrated keen enthusiasm for learning a new skill. Lack of minimum level of education also proved to be a great obstacle in imparting the skill. Arranging for a productive asset immediately after the training is an important step to ensure the utilisation of the skills acquired in the programme. JP had incorporated awareness building as a part of the training input which proved extremely useful in building confidence among the trainees. The valuation of the programme provided opportunities for the NGO to reflect on the package and think of modifications for the future.

The authors also stated that the programmes related to income generation should be considered as an integral part of entrepreneurship promotion. All beneficiaries of IGA's would not, of course turn into entrepreneurs, but some might. But then not all participants in the entrepreneurship development programmes launch their enterprises either. Only a minority do, so promotion of income generating activities and entrepreneurship development have much in common, they are two sides of the same coin.

✓ Sivasankaraiah and Ramappa (1993) conducted a study on impact of DWCRA in rural areas in Anantapur District and reported that 80 per cent of the selected beneficiaries were in the age group of 25 to 50 years, 85 per cent were illiterates and

the remaining got the primary level of education. The percentage of illiterates was however high in SCs and STs. Most of the beneficiaries did not possess any land asset, 60 per cent were engaged in their traditional occupations, about 80 per cent of them had undertaken that occupations as primary and 20 per cent as secondary. It was learnt from the study that almost all the beneficiaries were satisfied with the DWCRA programme. All the beneficiaries expressed their satisfaction with the selection of group activity and revealed that this in particular contributed to the successful functioning of the programme. It was also evident from the study that the beneficiaries were getting full co-operation from their group leaders.

It was reported that, some of the beneficiaries expressed that the amount sanctioned under DWCRA was not adequate to purchase raw material and DWCRA personnel did not provide any facility to the beneficiaries in getting raw materials and in marketing their products. Majority of the beneficiaries reported that they did not like their children to remain in their traditional occupations.

According to the studies reviewed in this section, it's found that the beneficiaries' awareness as well as attitudes towards developmental programmes seem to be satisfactory.

2.2.4 Organizational Arrangements of Developmental Programmes

Natarajan and Rao (1980) conducted a study to evaluate the impact of IRDP in Warangal district in the state of Andhra Pradesh. The period of study was five years. The study was intended to find out the type and extent of organisational arrangements for assistance to find out the extent to which instructions of the RBI

were followed by the banks in implementing IRDP and also to find out the co-ordination among the various agencies with regard to their participation in the schemes. The study revealed that activities selected in some schemes were not based on need or skill. Most of the beneficiaries had not received guidance of training for the activities financed. There were several operational and procedural loopholes which obstructed the smooth and adequate flow of credit and subsidy to the beneficiaries of the IRDP.

Rabindra Kumar (1982) conducted a study on TRYSEM scheme in Gujarat. The results of the study revealed that a high percentage of the trainees were not engaged in the vocations in which they received training to develop their skills. Selection of trades, trainers and institutions was done in an unsystematic and haphazard fashion. Involvement of District Industries Centre and lead bank officials left much to be desired. They also found out that six months training were not needed in all the trades. The author felt that the way the scheme is being implemented in the state linking with other schemes is to avoid duplicity of records, accounts and administrative procedures, but however they are conducting TRYSEM under the umbrella of IRDP.

NIRD (1983) conducted a case study on field level implementation of IRDP and other rural development projects in India taking a sample of 193 beneficiaries and 109 non-beneficiaries in nine selected villages of Narasaraopet block in Guntur district. The focus of the study was to identify the constraints in IRDP implementation and to evaluate the success of it in terms of raising the beneficiaries above the poverty line. The major deficiencies revealed by the study in respect of IRDP implementation are adhoc selection of SC, ST beneficiaries, difficulties and errors in computing net annual income, asset ownership, orientation of bankers in financing schemes of IRDP etc.

With regard to alleviation of poverty, it was found that about 21 per cent of the beneficiaries of dairying scheme and 47 per cent of the rickshaw-pulling scheme had crossed the cut off point. The study recommended structural reforms to separate the apparatus of regulatory administration from that of development administration for better results.

Ramaiah and others (1983) conducted a study on the impact of IRDP on rural poor. The study attempted to analyse the integrated rural developmental programmes in one block of the Warangal district in Telengana of Andhra Pradesh. The results revealed that in this programme the schemes were limited. There was political interference in identifying the poor and in grounding of the schemes. The beneficiaries like to select the scheme themselves instead of the same being thrust on them. The beneficiaries felt that such programmes would surely have an effect on their socio-economic life.

Mohiuddin (1985) carried out a micro study in the states of Andhra Pradesh and Kerala. An effort was made to identify rural women who are beneficiaries of some developmental programme and managing the enterprises on their own and to examine the factors which had motivated them to become entrepreneurs besides the accompanying problems such as loans, resource allocation, support system and marketing.

It has been found that the women entrepreneurs in Andhra Pradesh by and large had a very low level of literacy and the enterprises they opted for were traditional/family based in nature such as papad making, basket-making, candle-making and so on. Further, the choice of enterprises was influenced by caste system. In Kerala, the level

of literacy of women was high and it led them taking up modern ventures such as mosaic tiles, steel fabrication, crockery, batik printing etc. Their choice of enterprise was not based on caste, rather education had played a vital role in Kerala in raising the level of awareness of women. The respondents from both the states were basically motivated to take up small units out of economic necessity. In Andhra Pradesh, women entrepreneurs were motivated to take up enterprises through the efforts of grama sevika, mukhya sevikas and DRDA personnel whereas in Kerala, it was the extension officers in DRDA (industries) who motivated women to take up enterprises.

In Andhra Pradesh many of the units were established within the villages and in the vicinity of women entrepreneurs, while in Kerala the units were located in the industrial estates and the units belonged to the categories of tiny and small scale sectors. The women in Andhra Pradesh were reluctant to accept loans from lead banks, even though the rates of interest were low and preferred to secure loans at much higher rates from other banks situated in the vicinity of their enterprises. In Andhra Pradesh, women entrepreneurs hardly experienced difficulties in establishing the units, getting raw materials etc. In Andhra Pradesh a particular trend was noted in terms of marketing channels, viz., producers, consumers. But in Kerala, the women entrepreneurs sold their products to the major industries, wholesalers, special retailers. Also the products were sold outside the locale of the unit whereas in Andhra Pradesh all products were marketed within the village or nearby places.

✓ Sharma (1985) conducted a study on Development of Women and Children in Rural Areas in Cuddapah district of Andhra Pradesh. The study aimed to examine the process of implementation of the programme and to identify the gaps in 6 blocks of

Cuddapah district. The study findings illustrated that the groups which had taken up traditional trades had by and large succeeded. Non-traditional trades except for a few cases have failed. There was no organization to look after the marketing needs of the groups. It was observed that there were no training facilities for imparting skills in various trades at the district level.

Hisrich and Brush (1986) identified two factors among women entrepreneurs, that are responsible for their low skill levels and lack of confidence in key areas like finance and business planning. These two factors are lack of undergraduate business training, and the low level of experience in general management positions. These factors can adversely affect business in several ways which could include the future growth of the organisation, in marketing and business operations. When the business is labour intensive such as manufacturing, construction or providing complex and recurring personal services, the situation is much worse. Hisrich and Brush (1986) stated that women entrepreneurs wanted to be accepted in the business world on par with the business men to be treated with respect as competent business owners, disregarding to the stereotype personality traits associated with females and males.

Vinze (1987) reported that the governmental agencies which are concerned with the training programmes of women and promotion of employment and self employment avenues for women are the Small Industries Development Organisation (SIDO) and its chain of Small Industries Service Institutes (SISI) spread all over the country. Some of them are the National Institute of Small Industries and Extension Training, Khadi Village Industries Commission, All India Handlooms and Handicrafts Board, Central

Silk Board, Coir Board etc. There are also state governments, the State Small Industries Development Corporations and the District Industries Centres.

Besides these, there are also National Programmes such as the Integrated Rural Development programme, which has the objective of lifting the institutional credit, organizing training programmes and taking up a range of activities covering agriculture, animal husbandry, fishery, rural and cottage industries, commercial and service activities etc.

The National scheme of Training Rural Youth for Self-Employment known as TRYSEM was introduced with the object of training at least 2,00,000 rural youth every year in agriculture and allied sectors and small industries for self-employment.

The Nationalised Banks play an important role in promoting self-employment by making available credit facilities at 4 per cent interest to the weaker sections of the community and the disabled persons.

Dash (1990) carried out a study on entrepreneurship development at village level with the objectives, to identify the natural resources available, examine the prospects of Entrepreneurship Development Programme (EDP) in the community, identifying the constraints within the community and the strategy for EDP in the community. The author reported that an intensive in-depth study of the community and the panchayat should be conducted by the promotional agency to analyse the local resources with regard to the quality and quantity available in the area. The study reveals that motivation, an integral part in creating awareness among the villagers was lacking in the community, the local level organisations should be made more energetic

with the help of the block agency. The constraints to small scale entrepreneurship were mainly from within i.e originating from individuals and groups. Outside the community the constraints were mainly from the promotional agencies. The study stressed that the block agency should take responsibility to extend the schemes for villagers and should start a systematic training programme for the potential youth of the community.

Kale (1990) carried out a study on the role of Centre for Entrepreneurship Development (CED) in Gujarat and reported that CED attained an independent status in 1979 and initiated EDPs for women. It had conducted 37 EDPs and trained over 800 women. Out of those trained, nearly 300 set up their own units. Kale reported that the EDP approach is an important one for helping women in non-traditional high skill, male dominated activities. It is therefore necessary to strengthen this approach to meet the specific needs of women and attract them from all sections of society. If this is achieved in coming years with concerted efforts of various institutions to encourage and provide special incentives to women, women entrepreneurship would definitely have a bright future.

✓Manimekhala and Rajendran (1993) in their study made an attempt to find out the extent of employment generation under the scheme of DWCRA with respect to new trades created and the number of beneficiaries assisted, to analyse the performance of DWCRA, taking certain indicators such as per capita subsidy, credit and investment and the ratios of subsidy-credit. Through the study, it was found that first phase covered more number of villages, more number of groups and beneficiaries than the second phase. The trades identified were largely related to agriculture which could

exploit the locally available resources, traditionally practised in the district and involved less risk and less investment. The mode of identification of beneficiaries showed that they were not identified in relation to the total work force, rather all the blocks in different years of the second phase had invariably assisted equal number of groups irrespective of population and other characteristics. The authors made some suggestions in the study for effective implementation of the programme - helping deserving cases, taking not only the absolute level of concentration of population but also taking the variation of the ratio of the rural female, SC/ST population, total work force etc. In the study, it was also mentioned that the organisers should take due care, first in educating rural women to realise the importance of the programme to get better response. It was also suggested that various employment generation programmes need to be brought under the control of one single agency to avoid problems relating to co-ordination.

Certain limitations in the schemes discussed so far are:

- Selection of activities were not based on need or skill.
- Trainees were not engaged in vocations in which they were trained.
- Adhoc selection of SC, ST beneficiaries.
- Political interference in grounding the schemes.
- Inadequate supply of raw material and loan amount to the DWCRA beneficiaries.
- Limited marketing facilities affect the outcome of the programme.

2.2.5 Role of Non-Governmental Organisations in Promoting Entrepreneurial Activities

The proliferation of NGOs all over the country has enabled several women particularly those from the poor and unorganized sectors, to have an alternative source for credit and to explore diverse avenues for income generation activities. In this section, the researcher is not concerned with the credibility of the NGOs in delivering social services. Instead, the researcher is appreciative of the emergence of NGOs as a formidable force in addressing the needs of the poor women. In this context the efforts of SEWA, Mahila Gramodhyog, AWAKE, AMUL, RASS, JP are indeed commendable. All these organizations have been engaged in providing training to develop the income generating capabilities of the women and also providing external credit sources to women. Hence it may be stated that the NGOs have assumed a vital role in the overall growth and development of the economy. However specific studies are lacking in terms of the infrastructure, personnel available with the NGOs to deliver a sound system for credit delivery and facilitation of the growth of microenterprises undertaken by women both in rural and urban areas. Studies which would focus on efficacy of the NGOs in delivering the goods, the dynamics and dimensions of women enterprises and the interventions required for improving the functioning of the services would be beneficial to the cause of women entrepreneurship.

A study by Sreedevi (1991) on women beneficiaries of WIGS, run by RASS an NGO in Tirupati indicated that there was a significant improvement in the income of the women's families. The improved income was reflected in their socio-economic level in terms of ownership and creation of assets for furthering their business

enterprises. This in turn led to a greater consciousness of the significance of women's groups and the utility of collective strength among the poor.

Kirve and Kanitkar (1993) had undertaken a study of women entrepreneurship at the grass root level by evaluating Jnana Prabhodini (JP) an NGO at Pune. JP is engaged in the field of education, research, rural development and small industry besides providing training in tailoring to women. The objective of the study was to ascertain changes in the economic condition of beneficiaries who had undergone training. Of the 105 women trained, only 26 per cent had used the skill for generating additional income. The moot point here is that mere acquisition of skills, provision of trainings would not have a significant impact on the economic security of the women unless effective measures are undertaken to provide a productive asset (in this case a sewing machine) for ensuring that the skills acquired are translated into action. It is also seen that not all entrepreneurs provided with training would take to entrepreneurship in the same field, hence diverse trainings and occupational skills have to be provided to the poor women based on their need and social status.

Quiet in contrast, to the study discussed above, RASS a noted NGO in Tirupati has addressed the issue of improving the socio-economic status of the women entrepreneurs through initiation of women, Self Help Groups. A study by Ramamohan (1995) explored the philosophy and functioning of SHGs in serving the cause of poor women by reducing their dependence on exploitative non credit institutional sources and improving linkages with the established credit institutions. It was seen that the profile of the women in these SHGs had a commonness which included poverty, self employment, illiteracy and dependency on informal credit sources for meeting domestic

consumption needs. What is commendable about RASS is that instead of providing training in selected skills, the onus of acquiring skills, strengthening existing enterprises, building assets and meeting of domestic consumption requirements lay with the members of SHGs. RASS only provided training and guidance for effective functioning of credit groups. Hence, availability of credit for any of the above mentioned causes were well within the reach of the women members of the SHGs. However, the researcher feels that the SHGs could be improved further by providing the members of the SHGs with guidance to establish marketing channels for their products as also liaising with the commercial banks to improve the financial inflow for their enterprises.

Thus, it has been seen that NGOs have been providing effective support to women enterprises either as individuals, through group activity or through the organizations' own programmes. According to the researcher, flexibility and responsiveness, target group approach, experimentation and innovation in programme implementation along with NGO staff motivation, leadership and improved managerial capacity could lead the NGOs becoming key interventionists in augmenting and fostering entrepreneurial potential of women in rural and urban areas. In this context it will not be amiss to mention the efforts of Women Association of Rayalaseema Entrepreneurs (WARE), a recently established NGO which is operating in collaboration with Sri Padmavathi Mahila Viswavidyalayam to bridge the gap between credit institutions, training centres and women entrepreneurs.

2.3 WOMEN ENTREPRENEURSHIP

It includes studies related to status of women entrepreneurship, entrepreneurial characteristics and factors influencing women entrepreneurship and problems experienced.

2.3.1 Studies on Status of Women Entrepreneurship

The committee on the status of women in India (CSWI) submitted its report on “Women Entrepreneurs in India” in 1975. The committee clearly brought out the lesser position given to women in the socio-economic structure of society and laid greater emphasis on education and skill development of women to rectify this situation. The scattered efforts made earlier for training women to improve their skills in production had been more intensive. And some of the government and non-government agencies were addressing themselves to improve training opportunities and employment facilities for women.

Varadappan (1976) is of the opinion that women entrepreneurs have established themselves in some of the most unconventional fields. Women are today leading consultants, distributors and exporters of the machinery, manufacturers of electric goods, publishers and exporters of garments, designers, interior decorators and their lives have shown rare tenacity, courage, will power far-sightedness and vision.

Mazumdar (1978) reported on “traditional women and their involvement in modern development”, at a seminar in Washington. The occupation of dairy production and marketing in Gujarat was mainly practised by women. Before Amul took shape as a co-operative movement in the forties, the dairy farmers of Kaira

district were mostly landless labourers, widows and marginal farmers, productivity was low, but dairying was done mainly by women representing as an important occupation to increase the source of livelihood.

According to the 1981 census, there were only 1,50,000 self employed women. A mere 5.2 per cent of the total number were self employed. Of this majority were concentrated in low paid, low skilled, low technology and low productivity jobs in the rural and unorganised sectors. Ninety per cent of women workers were in the rural areas as against only 10 per cent in urban areas. Only 2.5 million women were working in the organised sector, a mere 12.4 per cent of the total employed women.

According to another study by Small Business Administration (1985), in the U.S. between 1977 and 1982, the number of female non-farm sole proprietorship grew at an annual rate of 6.9 per cent, all non-farm sole proprietorship grew at an annual rate of 3.7 per cent. By 1984, there were 3 million female owned non-farm sole proprietorships in U.S. In Canada, the growth in the female portion of self-employment nation wide has increased by an annual average rate of 5.8 per cent compared to 2.8 per cent for males (Atlantic Report, 1985).

Vinze (1987) reported that numerically, though women are almost in equal numbers to men and participation wise have entered into all lines of activity, the number of women entrepreneurs is conspicuously low. Women make the largest target group for identification of potential entrepreneurs being slightly less than 50 per cent of total population.

Vinze (1987) stated that Indian Society is a traditional society with the 'family' as a strong social organization, with women still basically and primarily responsible for household. Consequently there is close linkage between social and economic roles and status in the Indian context. The position is much the same in other developing countries, where women are poor and economically vulnerable. India has made rapid strides for improving the socio-economic status of women, not only during the International decade for women, but long before that. She further reported that on the economic front the position and status of women is not satisfying compared to men. In reality few women are earning on their own or are financially independent, inspite of equality of opportunity conferred by the constitution.

Vinze (1987) reported that the emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and for securing a place for them in the society, which they have all along deserved. Women entrepreneurs would make a success of their enterprise and help economic progress of developing and underdeveloped countries.

Based on the information presented above, it can be summarised that women entrepreneurs are increasing in number day-by-day. However they are lesser in number than the men even though women are almost equal number to men in terms of population. They need support from family members and social support to become successful entrepreneurs. Government and private agencies are making all efforts out in improving training opportunities and employment facilities for women to improve their status of entrepreneurship.

2.3.2 Studies on Entrepreneurial Characteristics

Battacharjee and Akhauri (1975) reported that in psychological terms, entrepreneurship might be described as a creative and innovative response supported by a deep sense of motivation in the environment. This is not limited to any particular field but such response could be watched in any field of social endeavour like business, industry, agriculture, education, social work etc.

DeCarlo and Lyons (1979) made a comparison of selected personality characteristics of minority and non-minority female entrepreneurs. The sample of the study consisted of 122 black, white, Hispanic and American Indian Women entrepreneurs. The response of both minority and non-minority entrepreneurs differed significantly from those of women (non-entrepreneurs) in the general population on tests measuring achievement, autonomy, aggression, conformity, independence, benevolence and leadership. Differences were also obtained between minority and non-minority women entrepreneurs, with minority entrepreneurs reporting that they started their business at a later age than non-minority women entrepreneurs. Non-minority female entrepreneurs scored higher on ratings of need for achievement and independence; minority women appeared to place greater value on conformity and benevolence.

Hisrich and Brein (1982) studied how characteristics of women entrepreneurs varied according to the type of business areas (Finance, Insurance, Manufacturing and Construction) also differed from their counterparts in more traditional female business areas (retail and wholesale trade). The latter group had particular difficulty in gaining access to external financial sources like banks, informal investors or venture capitalists.

Singh and Sengupta (1985) conducted a study on 45 women who were attending the entrepreneurial development programme held in November - December 1983. The objectives of the study were to determine the characteristics of women who were on the threshold of starting their business, to study the factors that prompted women to start their own business, and to identify the motivational factors and underlying psychological forces, that lead women to become entrepreneurs. It was found that (a) the profile of a woman entrepreneur was not determined by either education or lack of it or any other characteristic (b) women who were educationally qualified, perceived entrepreneurship as a challenge, ambition, fulfilment and for doing something fruitful, whereas those less educationally qualified entrepreneurs perceived it as only a tool for earning quick money (c) Majority of the potential entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprise. Women entrepreneurs preferred to combine their need for excellence with emotional dependency. They had an inner uncertainty of their own capabilities and needed a male support to pave their way either with money, business know how or moral support.

Deivasenapathy (1986) in his study on "Entrepreneurial success - Influence of certain personal variables" made an attempt to identify the influence of education, family background, family support and previous job experience on entrepreneurial success. Forty five entrepreneurs of sick units and fifty three entrepreneurs of successful units were the sample of the study. The results revealed that the family support and previous job experience influenced their entrepreneurial success but educational level and family background didn't influence their career success.

Hisrich and Brush (1986) stated that in order to get a full picture of the personality and motivations of the women entrepreneur, a comparison of entrepreneurial characteristics with those of the typical woman executive is a must. The person making a career as a company executive usually has experience or expertise in her specific area, is conservative, cautious, logical and averse to risk; these attributes are necessary for performing the more "custodial" tasks required within an organisation, such as controlling cash, people or assets. This kind of person is concerned with preserving and increasing the existing assets of the corporation and will not do anything unusual without careful-advance planning, which often includes consultation with others or a study of the options. The benefits of this kind of work includes more regular hours, security and a comfortable life style. In contrast, the woman entrepreneur is an individualist, creative, enthusiastic, instinctive and adaptable. She must deal with very real and immediate problems like hiring and firing employees and pacifying creditors. An entrepreneur cannot take the time to make lengthy studies or spend weeks, seeking advice before making a decision. The rewards can be great both financially and psychologically, but the drawbacks can mean sacrifices personally, emotionally and financially. A high energy level is essential for the woman entrepreneur because the success and profits of the business depend on her efforts. The woman entrepreneur needs to inspire and motivate her employees. This calls for self-confidence, flexibility, persistence, independence & determination to succeed etc.

Mac Donald (1986) conducted a study to identify traits and characteristics of women entrepreneurs and to compare the perceptions of successful women entrepreneurs with those of less successful ones. Survey technique was used to question respondents about demographic traits and characteristics. A demographic

survey and a Likert-type scale containing 60 characteristics and traits were mailed to 519 women entrepreneurs. The study revealed that (1) Net Profit is a factor of success in the opinion of more successful women entrepreneurs and not in that of less successful ones. (2) Length of time in business is a predictor of success. (3) Successful women entrepreneurs perceive the same traits and characteristics necessary for success. (4) Having entrepreneurial parents does not influence the success of the women entrepreneurs.

McClung (1986) conducted a study of one hundred and eleven female entrepreneurs in Oklahoma to identify association between entrepreneurial characteristics and financial performance. Four groups of independent variables were taken, personal, firm, management factors and obstacles. The findings of confirmatory and exploratory analysis indicated that there was association between entrepreneurial characteristics and financial performance.

Venkatapathy (1986) studied attitudes, personality and self concept of entrepreneurs. He found that first generation entrepreneurs were more enterprising, more conventional, more willing to adopt innovative practices and had more positive self concept than second generation entrepreneurs, who were described as being more interested in managing an existing firm.

Women entrepreneurs had particular difficulty in gaining access to external financial sources like banks, informal investors or venture capitalists. The first generation entrepreneurs are more enterprising, more willing to adopt innovative practices whereas the second generation entrepreneurs are interested in managing existing firms. Women entrepreneurs preferred to combine the need for excellence with

emotional dependency. In spite of will power and determination, women entrepreneurs look for moral support either from the family members or friends to lead an independent life.

2.3.3 Factors Influencing Women Entrepreneurship and Problems Experienced Therein

McClelland (1961) established that “achievement motivation” is a potent factor for entrepreneurship. Indian studies also established the fact that achievement motivation contributes to a great extent in helping the people to become entrepreneurs. Those people can be termed as entrepreneurs who have a high drive and activity level, constantly struggling to achieve that which they could call as their own accomplishment. They might easily be differentiated from others on the ground that they strive to accomplish those which are not otherwise very easy to achieve. However, they do not try to achieve something which is rather particularly impossible. Highly surcharged with achievement motivation, they work for quite long hours. It had also been found that highly motivated entrepreneurs had acquired an awareness of their own strengths and weaknesses, at the same time they have the knowledge of facilitating factors and constraints prevailing in the environment.

While examining the influence of “achievement motive” on entrepreneurship, attempts had also been made in different parts of the world to ascertain, if an “achievement motive” could be injected into the psyche of people. It had been established on the basis of experiment that achievement orientation can be injected by enriching their thinking and fantasy world with achievement language. By striving to reach their goals they become so extroverted that they hardly mind in taking external

help whenever needed. It had also been observed that while writing stories in response to neutral pictures they visualise more achievement oriented things.

Singh et al (1975) reported that entrepreneurs have problems with their businesses during start up stage and in current operations. Obtaining credit, weak collateral position and problems in financial planning tend to be the most pressing problems especially for women. The problem is often more acute for women entrepreneurs for two reasons:

- (i) Women often lack sound financial track record in business, which results in difficulties in dealing with lending institutions when considering a request for funds, from most applicants commercial lending institutions or ventures capital firms are interested in the entrepreneurs track record.
- (ii) Women often encounter difficulties in the area of finance due to lack of skills and experience in financial planning, accounting, marketing and operations. Experience in dealing with money, negotiating and performing financial responsibilities and developing expectations of being the boss inspires confidence in these areas. Generally speaking, most women entrepreneurs lack experience in finance, considering it their weakest business skill. Singh (1975) reported that the woman entrepreneurs must develop experience and confidence in dealing with finances and a well-organized business plans with clearly defined goals and objectives.

Varadappan (1976) stated that main difficulties faced by young entrepreneurs are lack of adequate finances, technical know-how, non-availability of raw material,

inadequate marketing facilities, and in most of the cases non-availability of accommodation. Even in officially sponsored production programmes, where best of contacts and approach with the government is possible, some of our socio-economic schemes are pending implementation for want of accommodation and workshed.

In matters of securing finances, the genuinely needy customers lack the courage to demand the facility from the bank. They must be imparted education to take the initiative. While some banks are offering training to women customers through mahila mandals, women's co-operative societies and other women's organisations, these are however limited to various vocations like preparation of food items, manufacture of toys, paper bags, tailoring, petty business and the like.

Where women entrepreneurs have to obtain licences deal with inspectors of labour, sales and other concerned departments, the experience could well be an ordeal. A woman in pharmaceutical concern is reported to have commented, "If I were to paint the real picture of corruption that exists, no woman could be encouraged to do the business". Another in the catering line has observed that "the day starts with the health inspector and ends with the police constables and all free customers" where women dare challenge, it is a long drawn affair of visits to the courts, experience in some vocations is shocking. Here the government alone can come down with a heavy hand.

Schwartz (1979) in an exploratory study of twenty female entrepreneurs found that their prime motivation for starting a business were the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity. These female entrepreneurs tended to have an autocratic style of management.

Hisrich and O'Brien (1981) studied women entrepreneurs from a business and sociological perspectives. This study was conducted on twenty one female entrepreneurs with the purpose to explore the demographic characteristics, their motivations and business problems. The results indicated that female entrepreneurs experienced varying business problems, particularly problems with weak collateral position, obtaining credit, and overcoming society's belief that women are not as serious as men about business.

Mohiuddin (1983) made an attempt to study the entrepreneurship development among women. It was found that women become entrepreneurs due to the following reasons-economic need, as a challenge to satisfy some of their personality needs (like power, achievement, novel experience etc.). Educated women would like to utilise their knowledge gained, family occupation, and as a leisure time activity.

Hisrich and Brush (1984) reported the results of a nation-wide indepth survey of 468 women entrepreneurs profiled the 'typical' woman entrepreneur. According to them, a woman entrepreneur is generally the first born child of middle-class parents, with a self employed father and a mother who does not work outside the home. The typical woman entrepreneurs after obtaining a liberal occupation, has children and works as a teacher, administrator or a secretary. Her first business venture start up problems were finance, credit and lack of business training. Her greatest operational problem was lack of financial planning experience.

Singh et al. (1986) in an exploratory study of successful women entrepreneurs, examined their identity, expectations, motivations, types of problems encountered by them to reach the level of success and to identify the operational problems they are

presently facing. The sample comprised 60 successful women entrepreneurs from in and around Delhi and its satellite towns like Gurgaon, Ghaziabad and NOIDA. The descriptive analysis indicates that there is a quite large variation in age, educational qualification, marital status, type of family, age of children and occupation of family members of these successful women entrepreneurs. However, majority (56.2 per cent) were in the age range of 36-45 years, graduates (58.3 per cent) married (85.3 per cent), belonged to nuclear families (63.8 per cent) had children in the age range 11-20 years, with parents (44.6 per cent), in-laws (37 per cent) and husband (26 per cent) in service, or parents (36.2 per cent) in-laws (41.4 per cent) and husband (43.5 per cent) in business.

The study also revealed that the five dominant motivating factors are - to keep busy, to fulfill ambition, to pursue one's own interest, by accident or circumstances beyond control and to earn money. Majority of them taken help from males in running their enterprise where as 29.2 per cent operate entirely on their own. For financial assistance 56.2 per cent approached banks and 54.1 per cent depended entirely on their own enterprises. The main factors responsible for choice of product were high demand, processing skills, ready market, future prospects and requiring creativity. The problems expressed by the women entrepreneurs were managing workers, marketing, recovery of dues, financial mobility etc. Some of the women entrepreneurs felt that their families were very co-operative, while others felt that their home was still their priority and as such family role did not clash with the entrepreneurial role.

Shah (1987) analysed the application forms of 300 women who undertook an Entrepreneurship Development Programme (EDP), with the purpose of drawing a

demographic profile of different target groups of women entrepreneurs to find out their motivations and their characteristics. Sixty of the women trainees who later became entrepreneurs were further assessed and the sample comprised (a) women entrepreneurs of middle and high middle income groups including working women and house wives; (b) women entrepreneurs having science and technology background and coming from middle and lower middle income groups; and (c) women entrepreneurs of low income group coming from the lower strata of society.

The analysis revealed that majority of the women in the low income group became entrepreneurs due to economic needs. Utilization of own experience, technical education was expressed as being the reason for entrepreneurship by educated women. Husband's and family's interest and support was expressed by 50 percent women in all groups as other reasons. The desire to become independent and personal ego satisfaction are the other motives to become entrepreneurs. Both own resources (technical knowledge, education, selling experience) and external resources (finances, government approvals and possession) increased in all the groups after the training programme.

Of the subsample of 60 women entrepreneurs very few had a high success rate and a continuous rise in need for achievement even after the establishment of the unit, which resulted in expansion and diversification. Educational background had little or no effect on the choice of the product produced, for, women with little education were manufacturing engineering, electronic or chemical products. Skill to solve entrepreneurial problems effectively and creatively was achieved by women with a high success rate after the EDP, but women with a low success rate didn't show such improvement in their problem solving behaviour after the EDP. Though entrepreneurs

are moderate risk takers but after the EDP women in the high and average success rate showed an increase in risk taking ability, whereas women with a low success rate showed decrease in risk taking ability.

Vinze (1987) in a study of 50 women entrepreneurs of Delhi presented an empirical and firsthand report about their perception of the prospects and future of their enterprise, problems faced, their involvement in the enterprise and its effects on family life. The analysis revealed that all the women entrepreneurs felt that the future prospects of their enterprise were quite bright. Very few (10 per cent) of them were aware of government organizations involved in promoting and providing support to entrepreneurs. Further 40 to 50 per cent of them did not know of institutions in Delhi providing entrepreneurial training and those who know about such institutions felt that they were expensive for new entrepreneurs.

The entrepreneurs reported that loan and credit facilities were available on paper but in practice there were too many problems such as nepotism, favouritism and corruption. Most of the entrepreneurs felt that entering entrepreneurship had no adverse effect on their social status. In fact, their social status and position had improved not only in the family but also in their social circle and society. Majority had no resistance from their family members regarding establishing their units and their involvement in their enterprise had never adversely affected their married life nor the education or development of their children. All women on becoming entrepreneurs felt economically secure and independent.

Anna and Pillai (1990) conducted a study on women entrepreneurs in Kerala. Inspite of being the only state in India where women outnumbered men and the literacy

rates were the highest both for men and women, there were very few women entrepreneurs in Kerala. In an attempt to boost women entrepreneurs, the factors that motivate and compel them to become entrepreneurs have been studied. It was found that the ambition to be economically independent, unemployment, encouragement by the State Government and its agencies and success stories of other entrepreneurs led women to industry. However, most women entrepreneurs preferred to start their units in their home town or near home and their choice of trade line was influenced by the ease with which an enterprise could be started. A good number of the women entrepreneurs were satisfied with their present engagement.

Indira (1990) carried out a study on women entrepreneurs in the slums of Hyderabad and Secunderabad. The study tried to examine the socio-economic background of the women entrepreneurs, some of the problems faced by them in urban slums and assess their awareness about the various welfare and betterment activities for the self-employed as well as the prospective self-employed women in slums.

The study revealed that women entrepreneurs were generally young or middle-aged women, most of them were married and involved in petty business activities of their own. An interesting point that emerged from the study was that a majority of the women entrepreneurs seemed to have some decision making authority within the family. The study clearly showed that inspite of all the governmental efforts and programmes for betterment of the conditions of these entrepreneurs, there was a dearth of proper guidance and training facilities for self-employed slum women. Another major problem was finance. Due to lack of awareness about various loan schemes available to them, they are becoming preys to the clutches of the money lender. The

study indicated an urgent need to educate the women entrepreneurs about the loan facilities available to them through various sources.

Kale (1990) revealed that because of social stigmas and subordinate status, women lack confidence in themselves and society lacks confidence in them too. Lack of adequate expertise limits their activities or discourages them to start their projects. Non-availability of family support or its subsequent withdrawal put them in various hardships leading to closure of their industrial units at times. Unmarried women found it difficult to get finance from financial institutions.

Azad (1992) carried out a study to review the major issues related to women entrepreneurship in rural India. He reported that in order to improve the status and position of women at home and in society at large, it is necessary to achieve economic independence for women. To change the social and economic structure and to uplift the disadvantaged section of the society like women, great emphasis has to be given to Entrepreneurial Development Programmes particularly directed at women. Rural women have acquired over generations fine finger and hand dexterity and there are certain rural industries which very much suit their aptitude, natural learning and craftsmanship. Therefore special stress should be laid on encouraging their craftsmanship and capabilities, which would provide them with a valuable alternative source of income and personal development. If proper facilities and environment are provided and women are exposed to new skills, with their natural instinct and aptitude, they will do much better than men in entrepreneurial activities. There is an urgent need to nurture and create entrepreneurial climate to develop positive attitudes about women's entrepreneurship by creating new needs increasing the level of aspiration,

helping people to see the possibilities of alternative and remunerative avocations, preparing people for accepting changes in the economic and social spheres and building up the requisite physical and socio economic infrastructure. He also reported that providing access to formal and non-formal course/training in skills, management of money and enterprise, exploring new avenues for self enterprise, upgrading their knowledge, skills, financial and marketing support, infrastructural facilities, identifying institutions which impart vocational training programmes to develop entrepreneurial skills and taking measures to speed up the pace of literacy are some of the strategies for bringing more and more women into the entrepreneurial arena.

Batra and Narinder kaur (1994) conducted a study on promotion of women entrepreneurship in India. The study was conducted in Punjab, to prepare a socio-economic profile of women entrepreneurs, analyse the recent trends of women entrepreneurship and to study the problems encountered by women entrepreneurs.

The study revealed that the entrepreneurs in this study came from varied social and economic backgrounds. Occupational background of the women entrepreneurs brings out the fact that over one fifth of the entrepreneurs entered industry just after completing their studies. Education of entrepreneurs is no bar for their entry into business venture. Entry into industry is open to persons of very different social standing and economic position.

The study revealed that the women entrepreneurs are facing problems like- prices of raw materials sold in the open market, due to heavy premium on the prices of raw material, poor management skills, lack of infrastructural facilities and inadequacy of finance. The study indicated a need to enlarge entrepreneurial base in

the state for stepping up the pace of industrialisation. Besides financial assistance, they should be offered developed industrial plots on instalment basis by establishing industrial estates and focal point.

Premaleela (1996) conducted a study on problems of women entrepreneurs in Karnataka. The study aims at analysing the development of women entrepreneurs in Karnataka. The sample comprises of 250 women entrepreneurs engaged in manufacturing, processing and service units. The author identified the problems of women entrepreneurs such as lack of finance, good marketing facilities, lack of skilled labours, shortage of power, lack of information, difficulties in obtaining licence and family responsibilities. The study also made few suggestions and policy recommendations to solve the problems of women entrepreneurs. They are (1) flexible loaning policies while providing financial assistance by the credit institutions (2) establishment of 'women's development Bank' to meet the requirements of women entrepreneurs (3) Easy repayments of loans at convenient instalments (4) provision of marketing facilities by the government and organising "buyer-seller meets" (5) organising EDPs to impart skill.

Ramamohan(1996) conducted a study on micro-women entrepreneurs in the food industry. The study was carried out in Tirupati(urban) and Chandragiri (rural) areas in Chittoor district of A.P. A sample of 100 women entrepreneurs involved in food industry were selected. The study was conducted with the objectives, to know the reason for entering into the food vending service, to identify the operational constraints for them, to analyse the problems of these women micro entrepreneurs and to provide insights into the lives of the women food vendors. The study revealed that the respondents mainly belonged to the age group between 30-50 years, and majority

of them were illiterates. The foremost reason for entry into business was to supplement the family income to provide food, clothing and shelter to the family members. The study also revealed that due to convenience and traditional occupation the respondents were involved in this activity. The problems of women microenterprises identified were, ill-health, drudgery, family and household responsibilities, access to credit, competition at work site, marketing and purchase of raw material.

Critical analysis of the above studies reveals the following aspects

Strong motivational factors for women to take up entrepreneurial activity were- (1) to gain financial independence (2) economic necessity of the family (3) to make good use of their knowledge and available skills (4) encouragement from family members to take up entrepreneurial activity and (5) encouragement from agencies which are promoting income generating activities.

Common observations pertaining to all the studies reviewed herein indicate conformity to traditional occupations , very limited creativity, stilted achievement motive among the women entrepreneurs.

The women entrepreneurs are encountering many problems. Significant among them are - women are not aware of the opportunities created by both governmental and nongovernmental organisations, availability of raw material, lack of marketing facilities and accommodation and lack of skill in financial management. In order to overcome these problems there is an urgent need to create considerable awareness among women about various loan schemes, upgrading their knowledge in financial matters, providing training, encouragement and support.

Chapter - III

METHODOLOGY

Any programme aimed at generating self-employment or entrepreneurship has to be based on an integrated network of training, production and marketing, particularly when the individual or group involved belongs to the lower socio-economic strata. Today, numerous voluntary and governmental agencies are involved in programmes for the upliftment of the women entrepreneurs in microenterprises in the rural areas and slums. The studies reviewed so far on developmental programmes also indicate that there is a substantial improvement in the economic status of beneficiaries in terms of income available to the family. Hence, the present study is an attempt to evaluate the impact of interventions for women's economic development undertaken by Government of India (DWCRA) and an N.G.O (WIGS) in Chittoor district, Rayalaseema region, Andhra Pradesh.

This chapter on methodology consists of description of the following aspects.

- 3.1 Locale of the study
- 3.2 Selection of the programmes
- 3.3 Selection of sample
- 3.4 Criteria for programmes evaluation
- 3.5 Selection of variables
- 3.6 Selection of tools and techniques
- 3.7 Preparation of Research Tools
- 3.8 Pre-testing of tools
- 3.9 Final survey
- 3.10 Analysis plan

This study being of an explorative nature, requires both quantitative and qualitative data from the beneficiaries and personnel of the women oriented economic development intervention programmes. The research design adopted for the present study has been presented in Fig.1.

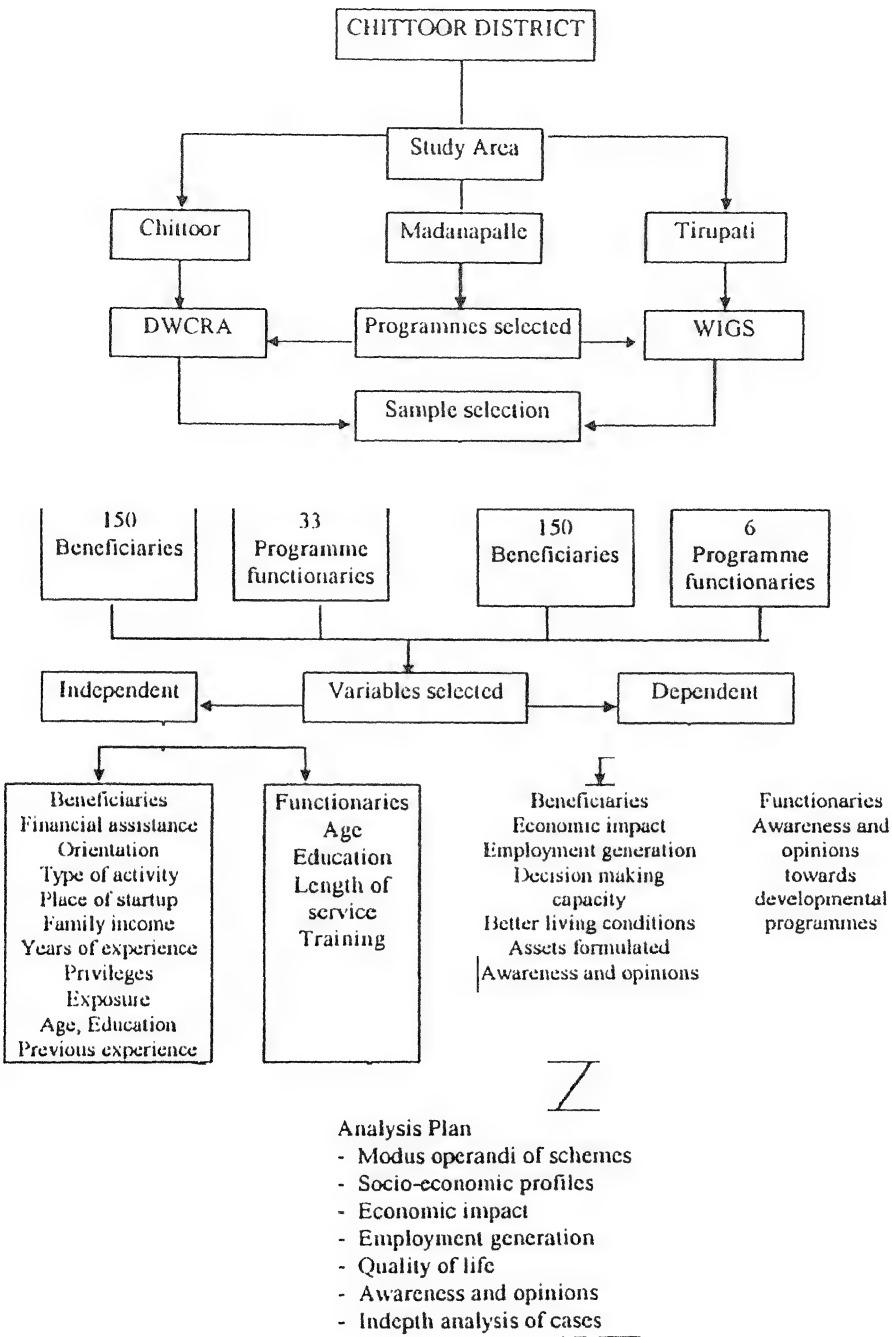


Fig.1: Research Design

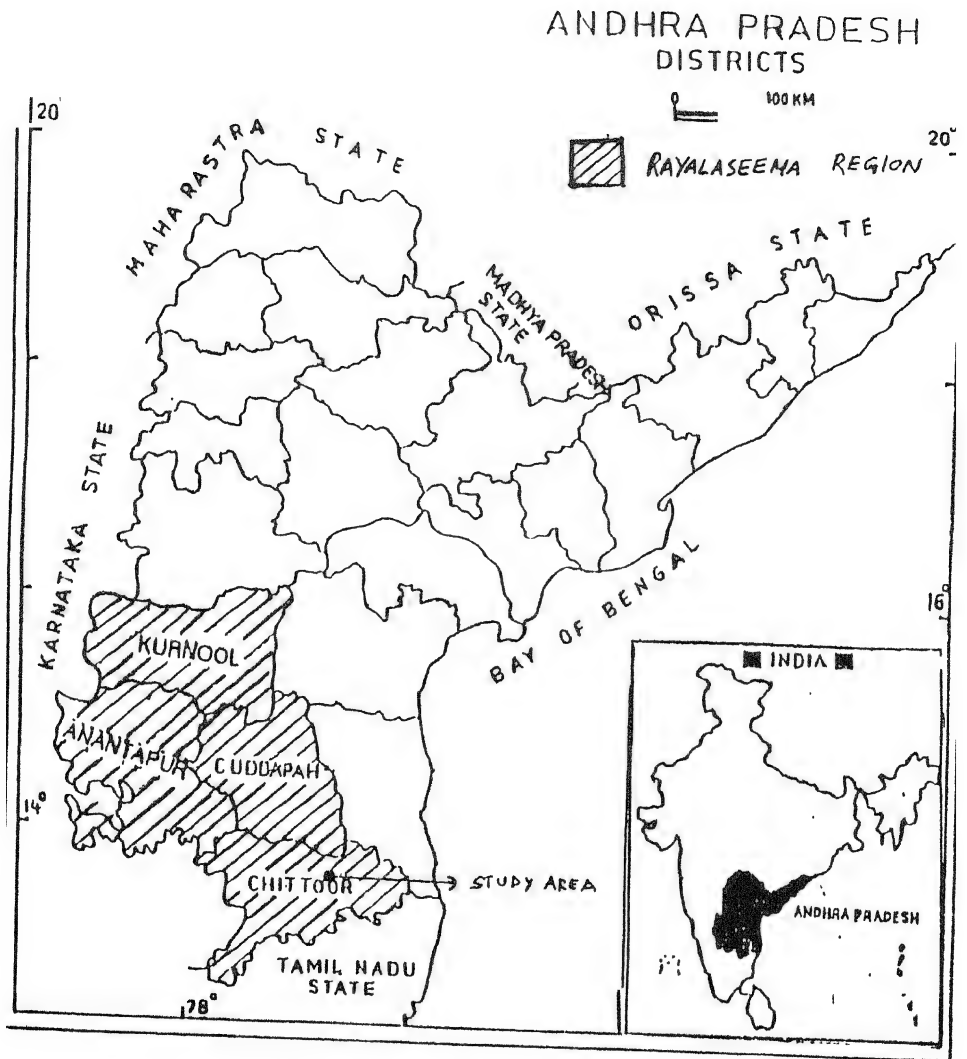
3.1 Locale of the Study

The Chittoor district, Rayalaseema region in Andhra Pradesh (Fig.2a) was selected purposively for the following reasons:

- Wide coverage by Women Income Generating Schemes (WIGS) initiated by Rayalaseema Seva Samithi, the largest and highly reputed non-governmental organisation for women's emancipation in Tirupati, Chittoor district of Andhra Pradesh.
- To date an indepth study has not been conducted to see the economic impact of Development of Women and Children in Rural Areas (DWCRA) on women in Chittoor district.
- Chittoor district is one of the backward districts of the state in terms of the distribution of rural and urban population, level of female literacy and other socio-economic parameters.

District Profile

Chittoor is bound by the states of Karnataka and Tamil Nadu on all sides except on the northern and eastern sides. It is one of the four drought prone districts of the Rayalaseema region of Andhra Pradesh. The district has an area of 15,152 sq.km and covers 5.5 per cent of the state. Of this, 14968.7 sq.kms (98.79 per cent) is the rural area and 183.3 sq.kms (1.21 per cent) is the urban area. The district is divided into 66 mandals covering 1485 villages. The population of the district is 32,56,247 (persons), of whom 80.18 per cent (26,10,987 persons) live in rural areas



and 19.82 per cent (6,45,260 persons) live in urban areas. The female population is slightly less than 50 per cent of the total population i.e. 16,02,577 persons, of whom 80.3 per cent (12,83,923 persons) live in rural areas and 19.7 per cent (3,15,651 persons) live in urban areas as per 1991 census data.

Chittoor district is divided into three revenue divisions - Chandragiri, Chittoor and Madanapalle (Fig 2b). The Chittoor and Madanapalle divisions were selected at random to study the impact of DWCRA, Government programme. Tirupati where Chandragiri division head quarters is located was selected purposively to study the impact of WIGS, which is widely covered in Tirupati slums by RASS.

3.2 Selection of Programmes

DWCRA and WIGS were selected for impact evaluation. These two programmes are the sole women oriented interventions for economic development widely covering the rural areas and slums of Chittoor district respectively. Both these economic interventions came into existence with the objective of promoting income generating activities for women and to improve their quality of life.

DWCRA: DWCRA was introduced in Chittoor district of Andhra Pradesh in the year 1992. Regarding the organisational structure of the scheme, it is headed by a Project Director (PD), DRDA . He/She is supported by an Assistant Project Officer (APO), Assistant Grama Sevikas (AGS), Women Extension Officers (WEOs) and Women Village Development Officers (VDOs (w)).

WIGS: WIGS was introduced in the year 1990-91 in Tirupati slums. WIGS was initially headed by a Project Executive (PE) from PRADAN supported by a Field

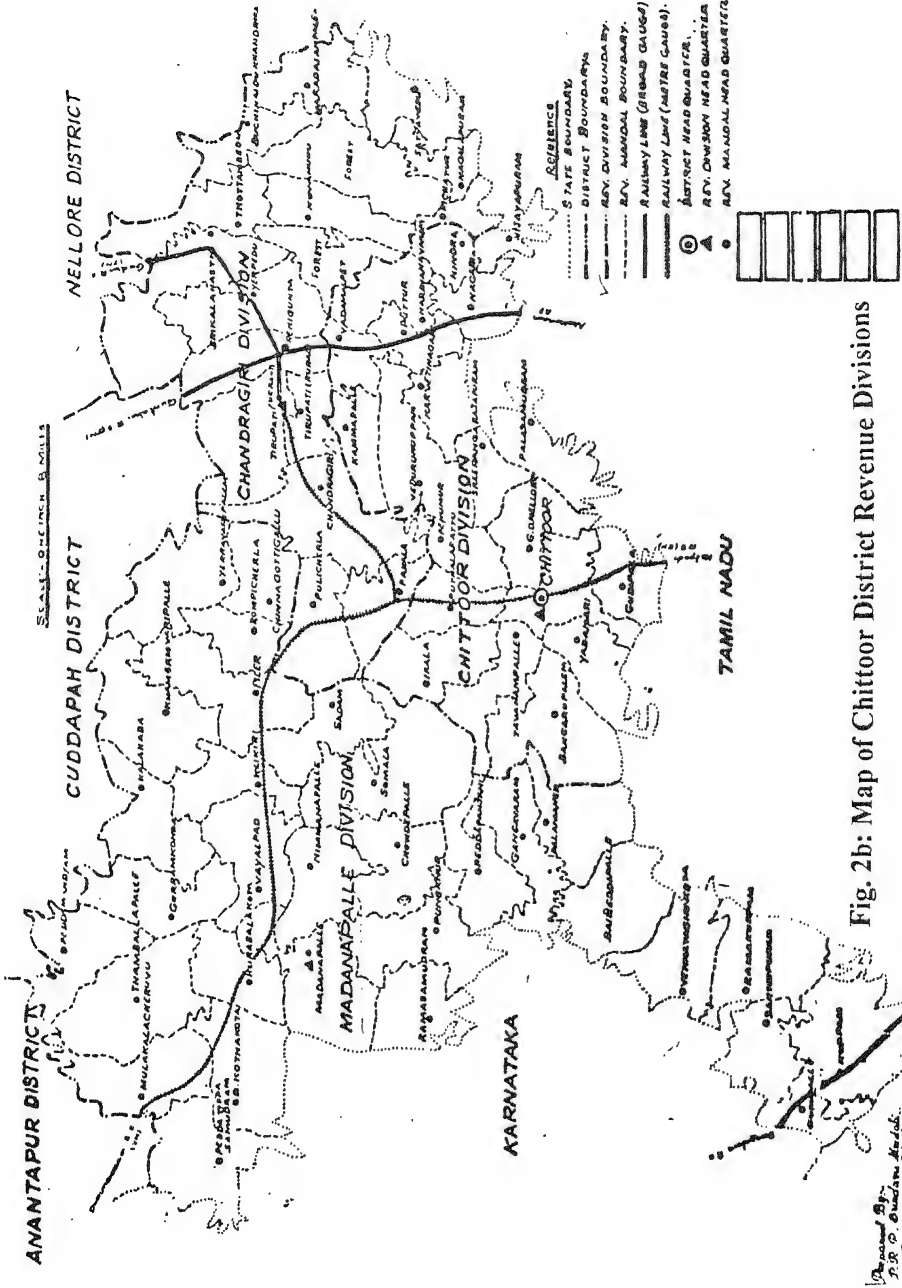


Fig. 2b: Map of Chittoor District Revenue Divisions

Officer (FO), Programme Assistant (PA) and Field Level Workers (FLWs). Now it has a Project Director and other field staff. The major income generating activities taken up by women under DWCRA and WIGS are presented in Table 1.

3.3 Selection of Sample

The sample was drawn from the rural areas of Chittoor and Madanapalle revenue divisions of Chittoor district where DWCRA was implemented and also from the urban slums of Tirupati where WIGS was implemented by RASS. The sample included the women beneficiaries of DWCRA and WIGS and programme functionaries of both the schemes. The total number of groups formed by the DWCRA personnel in Chittoor (N:721) and Madanapalle (N:1494) divisions and also the total number (N:443) of self help groups of WIGS were collected from the official records of District Rural Development Agency (DRDA), Chittoor and Rayalaseema Seva Samithi (RASS), Tirupati respectively.

Purposive sampling technique was employed as the study was aimed at analysing the economic impact of the two economic interventions included in the investigation. The criteria adopted for sample selection were (1) those who are continuing in the schemes from the inception. (2) regular repayers of the loan and (3) active participants of the schemes. The information with regard to this criteria was obtained from the project personnel. Out of 2215 groups in Chittoor rural project, 10 most successful groups were identified and included in this study. Thus, a total of 150 beneficiaries from the 10 groups constituted one subsample.

Table 1: Women's income generating activities under DWCRA and WIGS

S.No.	Income generating activities	
	DWCRA	WIGS
1.	Agarabathi making	Cool drinks shop
2.	Bamboo Articles	Dairy
3.	Bamboo-basket making	Kasi Threads (dollar rope) making
4.	Beedi making	Laundry
5.	Bead-Chain making	Petty shops
6.	Brick making	Rice business
7.	Candle making	Sarees business
8.	Crochet work	Sheep rearing
9.	Embroidery	Street canteens
10.	Honey bee keeping	Tailoring
11.	Lamb rearing	Tea stalls
12.	Leaf plate making	Vegetable/Fruit vending
13.	Mat weaving	
14.	Nawar making (Knitting material for cots)	
15.	Paper cover making	
16.	Piggery	
17.	Plastic wire works	
18.	Pottery	
19.	Rope making	
20.	Snacks making	
21.	Tailoring	
22.	Tiffin stalls	
23.	Top making (Play material)	
24.	Vegetable/Fruit vending	

As stated earlier, under WIGS, the benefits are extended to individuals although there are groups. A sample of 150 individual beneficiaries who fulfill the criteria stated were selected as another subsample with the help of functionaries. Thus the total sample of beneficiaries included in the study from both the schemes were 300 beneficiaries. The details of these subjects, schemewise and tradewise are shown below.

Table 2: Income generating activities of DWCRA sample

S.No.	Activity	Sample size
1.	Agarabathi making	30
2.	Bambo-basket making	30
3.	Beedi making	15
4.	Bead chain making	15
5.	Top making (play material)	30
6.	Vegetable vending	30
	Total	150

Table 3: Income generating activities of WIGS sample

S.No.	Activity	Sample size
1.	Dairy	17
2.	Fruit Vending	18
3.	Laundry	9
4.	Petty Shops	36
5.	Rice business	12
6.	Street canteens	12
7.	Tailoring	8
8.	Tea Stalls	15
9.	Vegetable vending	23
	Total	150

The programme functionaries of DWCRA (N:33) and WIGS (N:6) were also included in the sample. A subsample was drawn from the sample for the purpose of case-study. Based on the performances of the beneficiaries, three individuals were selected from each of the programmes viz., DWCRA and WIGS. The selection of individual beneficiaries for case-study was based on the following two facts.

1. From among the total sample of 300, 2 successful, 2 moderately successful and 2 marginally successful were selected.
2. These individuals were also among the list of beneficiaries having a similar categorisation on the basis of the functionaries' interactions with the beneficiaries, though on an informal basis.

3.4 Criteria for Programme Evaluation

The economic interventions should be evaluated in terms of input evaluation and process evaluation to assess the final outcome. Hence the components of inputs became vital because they have a direct bearing on the output. The combined impact of input and process will result in an outcome favourable or unfavourable. Therefore careful selection of criteria becomes crucial for concrete evaluation of the economic interventions within a context. An evaluation model for entrepreneurial activity has been developed and presented in Fig.3.

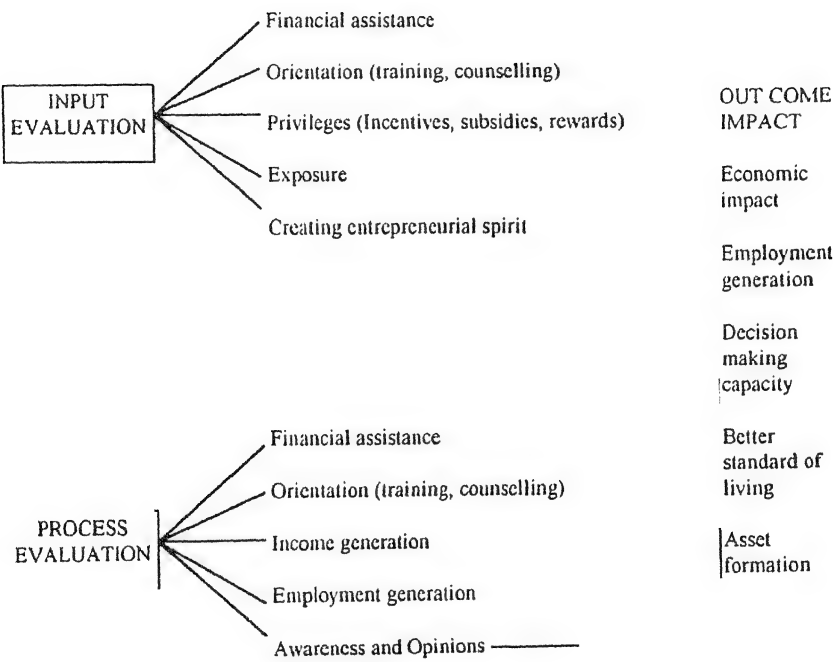


Fig.3: Evaluation Model for Entrepreneurial activity

Input evaluation includes,

- Financial assistance
- Orientation (training, counselling etc.)
- Privileges (incentives, subsidies, rewards)
- Exposure
- Creating entrepreneurial spirit, provided by the economic development interventions.

Process evaluation includes,

- Financial assistance
- Orientation
- Employment generation
- Income generation
- Awareness and opinions received / created by women beneficiaries of economic development interventions.

For measuring the outcome / impact, the following indicators have been considered

- Economic impact
- Employment generation
- Decision making capacity
- Better standard of living
- Asset formulation
- Awareness and opinions

3.5 Selection of Variables

In this study the inputs provided by the programmes (Financial assistance, orientation, privileges and exposure) and age, educational qualification, family income, year of experience previous business experience, type of activity and place of start up were considered as independent variables to study the beneficiaries.

Economic impact, employment generation, decision making capacity, better living conditions, assets formulated and awareness and opinions of beneficiaries towards the programmes (Process evaluation and outcome impact) were considered as dependent variables to see the impact on beneficiaries of DWCRA and WIGS. Age, educational qualification, length of service and training were considered as major independent variables to study their impact on the functionaries' awareness and opinions (dependent variable) in the developmental programmes.

Independent variables

Financial assistance: It is assumed that there will be impact on the activities of the women beneficiaries in terms of the method and quantity of financial assistance given by the developmental agencies. For example, the women who receive substantial financial assistance at right time would be able to utilize it in a better manner and derive more benefits out of it than the women who receive the same in a number of untimely instalments.

Orientation: It has been felt that the training, counselling, exposure to related seminars provided by the support system, whether to an entrepreneur or personnel

engaged in promoting entrepreneurial activity becomes an essential component for the success or failure of entrepreneurial ventures.

Privileges: It is assumed that the special loans, subsidies, accommodation, marketing facilities provided by the supporting agency and the new policies to encourage the target group will improve the success of entrepreneurial ventures and develops better opinion about the schemes among the target group which in turn motivates them to utilise the developmental programmes in a better manner.

Exposure: It is assumed that exchange visits among the beneficiaries of related schemes, encouraging beneficiaries participation in trade fairs, exhibitions and market places, provision of relevant information about the income generating activities will motivate the beneficiaries to acquire new skills and capabilities to derive benefits in a better manner.

Age: Hisrich and Brush (1986) have described the typical woman entrepreneur to be about 35 years of age when she starts her first business venture. Chandrasekhar Rao and Alegandhi (1989) reported that majority of entrepreneurs were in the age group of 25 to 35 years. It appears that generally women think of entering into any income generating activity in thirties. At that time they would have settled in life and have more leisure time as their children go to school and can manage themselves. It is also assumed that age has an impact on devoting time to their activity and tackling the problems efficiently. Hence age was considered as an independent variable in the study.

Educational qualification: Anna (1990) reported that mostly women with higher education were aware about the special assistance extended to women entrepreneurs by government agencies instilled entrepreneurial spirit. Low level of education of entrepreneurs was reported in several studies (Berna, 1960). But assuming that the level of literacy influence the choice of enterprise and plays a vital role in raising the level of awareness, utilisation of inputs provided by development agency and tackling problems efficiently, education was selected as one of the independent variable.

Family income: Nickell and Dorsey (1967) defined “Family income as a stream of money, goods, services and satisfactions that come under the control of the family, to be used by them to satisfy their needs and desires and discharge obligations”.

Family income had influence on the women entrepreneurship (Rani, 1986). Mohiuddin (1985) reported that economic necessity motivates women to take up small enterprises. The size of the family income indirectly influences the awareness and opinions of the beneficiaries towards developmental programmes. An increase in income of the families improves the general standard of living of the family. Hence family income was included as one important variable in the present study.

Previous business experience: Previous experience in any related business activity would help to achieve better results in the new activity (Gangadhara Rao, 1991). Occupational origin and career pattern of entrepreneurs showed that the previous job experience had an important impact on their entrepreneurial career. Because of their experience in similar jobs, they had adequate exposure and insight into the various problems which enable them to perform better than others.

Type of activity: In the present investigation, the income generating activities are classified into three sectors - production, business/trade and service. The type of income generating activity has an impact on generation of more days of employment and income.

Place of start-up: Urbanization gives the individual greater freedom of mobility and choice of employment and lessens the social pressures for conformity whereas in rural areas, the kinship ties and traditions force the family to conform to village norms. The place of start-up of income generating activity of the respondents has an impact on generating more days of employment and income, which in turn helps to formulate assets, better awareness and opinions towards developmental programmes. Therefore, place of start-up of income generating activity is also included in the study as an important independent variable.

Years of experience: The number of years in the activity is expected to be in direct proportion to the assets formulation. Hence, experience in years was also considered as an independent variable.

Length of service: It is assumed that length of service or more experience definitely will give better understanding and opinions about the developmental programmes and increases the effective functioning in which the respondents are involved. Hence, length of service was included as an important variable in the present study.

3.6 Selection of Tools and Techniques

The selection of techniques and tools is always influenced by the factors such as the purpose of the study, the size of the sample and the characteristics of the sample to be studied. The present study requires primary data from the women beneficiaries

and also from the functionaries of the programmes. There are mostly illiterates and few literates in the sample and to avoid delay in gathering information from the personnel working with these projects, interview was chosen as the best technique to elicit the desired information. Accordingly, interview schedules were prepared to study the impact of interventions for women's economic development. Based on the variables selected, relevant questions were identified from the available literature and based on field experience. The research models adopted for the construction of tools used for data collection are given in Figures 4, 5 and 6.

According to Sellitz (1969) and Naeem (1971), interview is a superior technique for getting information from the respondents particularly from illiterates. In an interview, there is a possibility of repeatedly rephrasing questions to make sure that they have been made clear and understood properly by the interviewee.

In order to make an indepth analysis, case study has been selected. Traditionally case study has been a method of qualitative analysis. The case may be an individual, an institution, a community or any group considered as a unit of study. Case study emphasizes the total selection or combination of factors, the description of process or sequence of events in which the behaviour occurs, the study of individual behaviour in total setting, the analysis and comparison of cases leading to formulation of hypothesis. It is an excellent method for examining the behaviour of a single unit in greater detail. The holistic approach is suggested as the best method for the study of entrepreneurs (Ramachandran, 1993). Case study is a holistic approach. Case study research model adopted for the study is given in Fig.7. Accordingly, a case study tool was prepared. The lives of the selected beneficiaries were studied through dialogue and informal discussions using a case study tool.

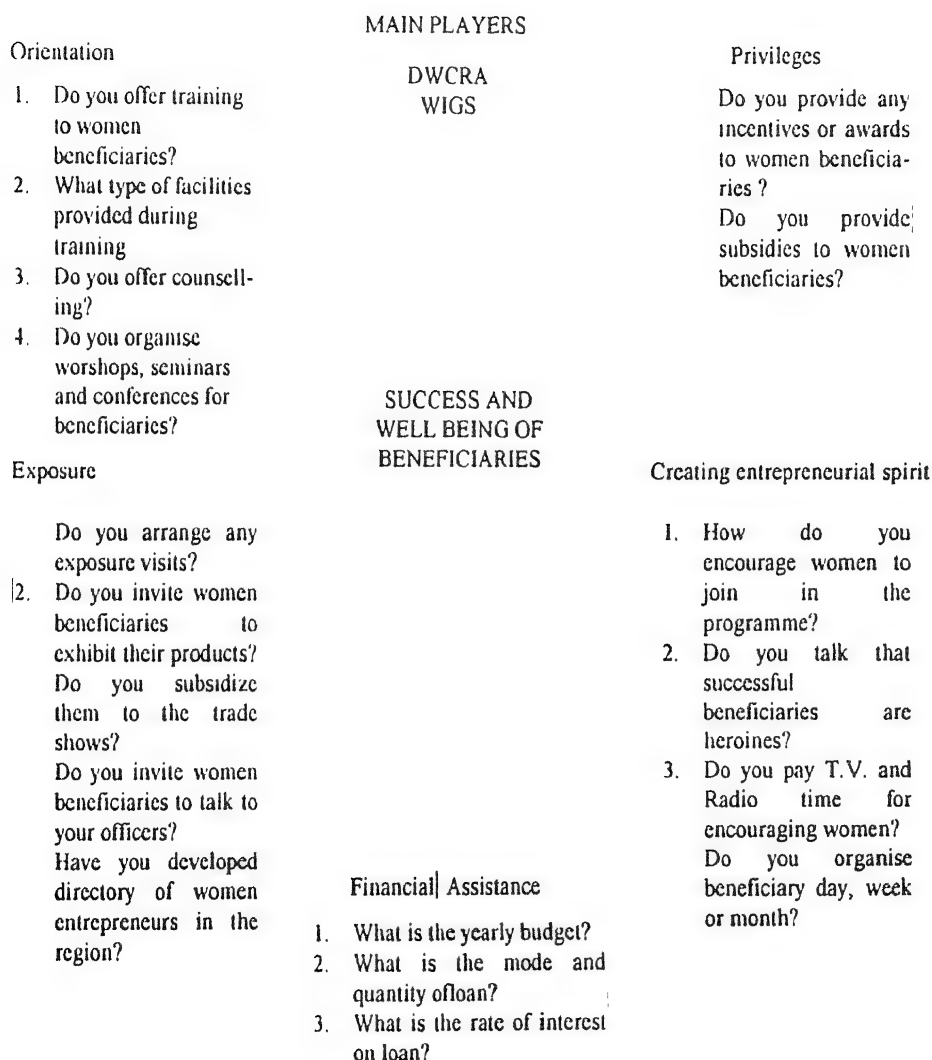


Fig.4: Research Model for Economic Development - related interventions

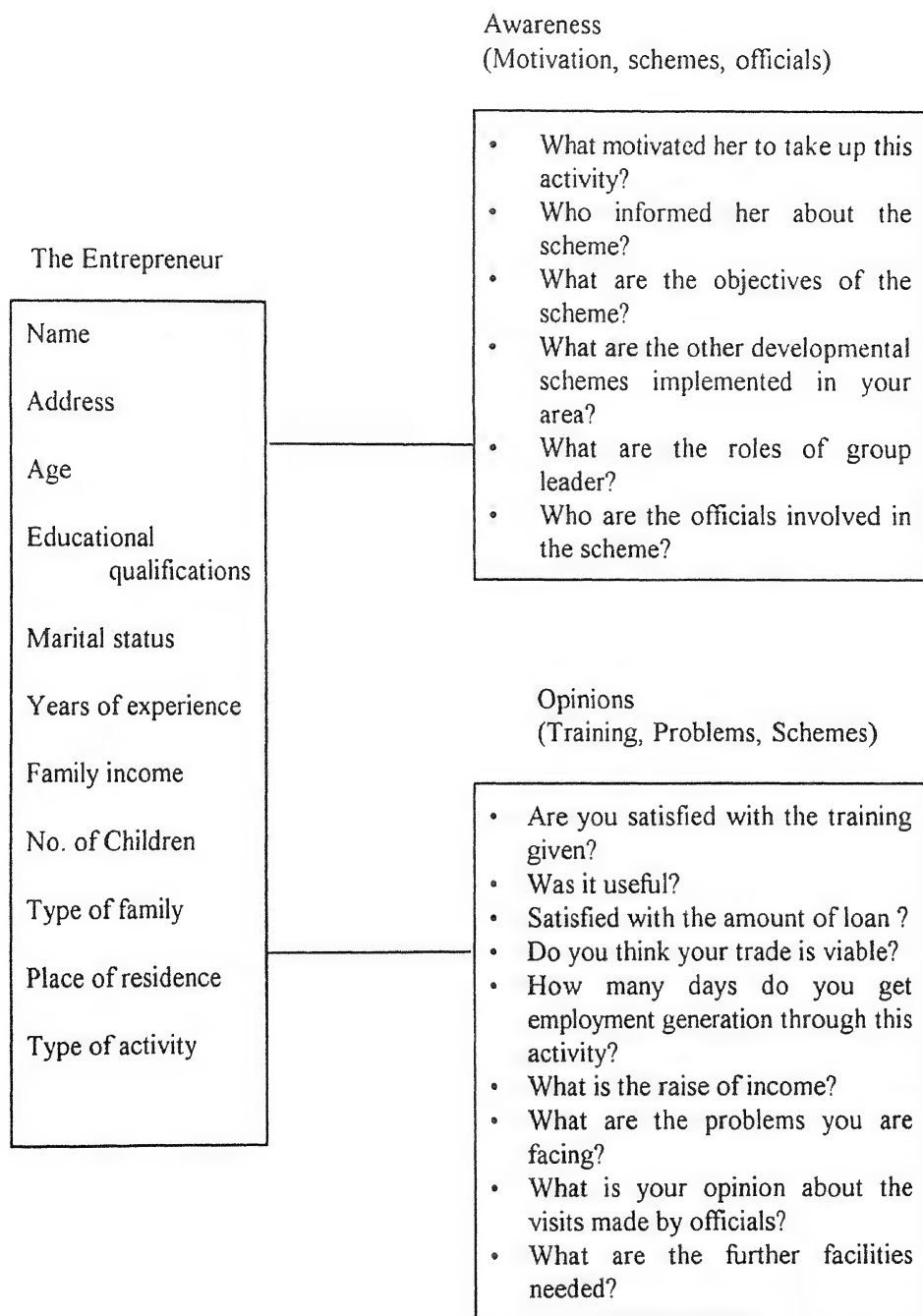


Fig.5: Research Model for Women Beneficiaries

	Awareness (Objectives, Roles performed)
Development functionary	What are the objectives of the scheme?
	What are the activities implemented in the scheme?
Name	From where the scheme will get finance?
	What are the roles of officials below and above your cadre?
Age	
	Opinions (Training, Problems, about the schemes)
Educational qualifications	Have you got any training? Was it useful?
	What are the problems you are facing with beneficiaries?
Length of service	Do you get support of local leaders and agencies?
	What are the general problems in implementing the scheme?
	How frequently you meet your officials below and above cadre?
Training	How many times will you go to work spot?
	What are the further facilities to be made for beneficiaries?
	Do you think the programme is reaching all the needy?
	Are you satisfied with these programme?

Fig.6: Research Model for Programme Functionaries

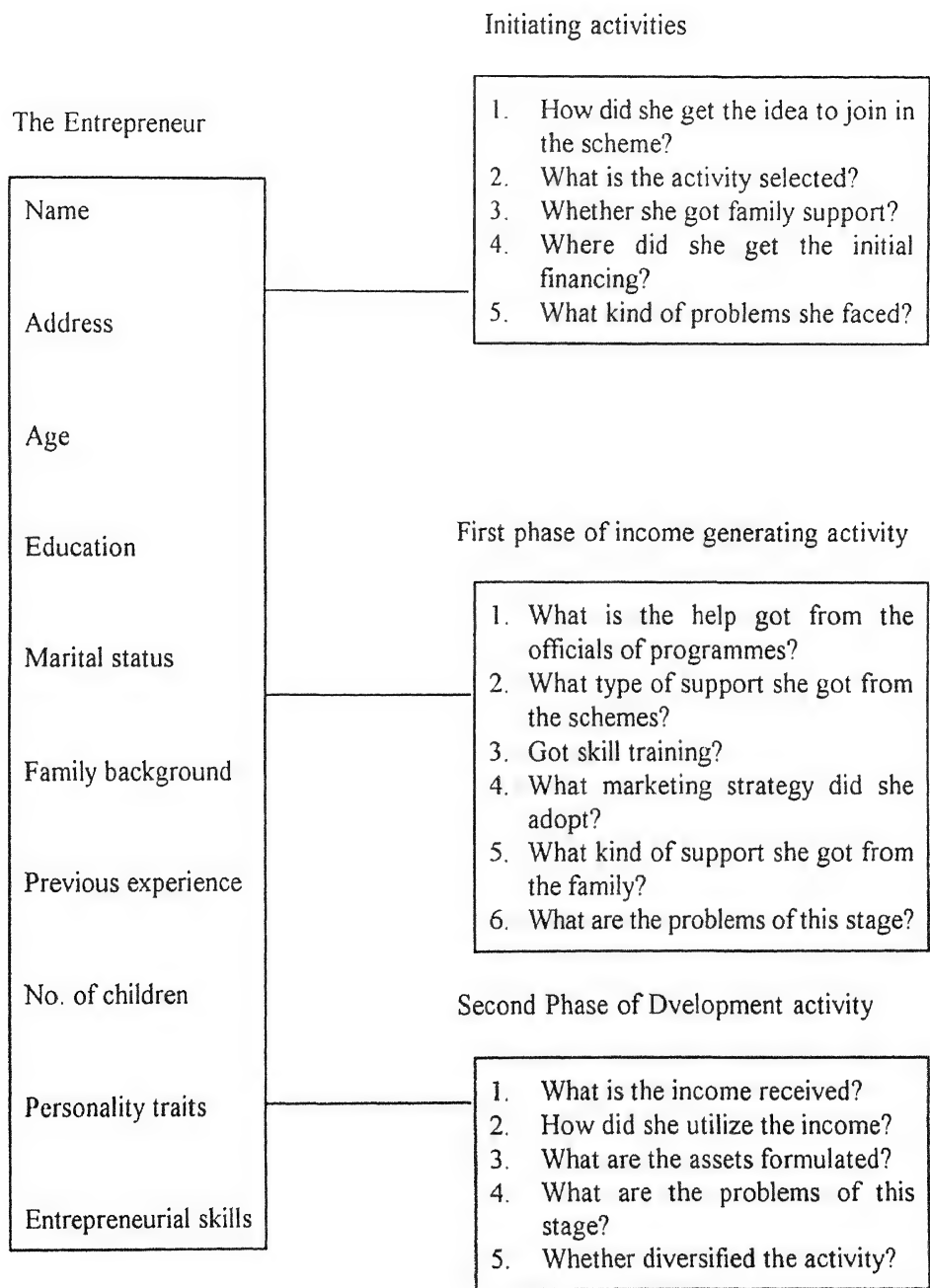


Fig.7: Model for Case-Study Research on Women Beneficiaries

3.7 Preparation of Research Tools

The interview schedules consisting of all aspects related to the details of the programmes, socio-economic profiles and other related data of beneficiaries, awareness and opinions of beneficiaries and programme functionaries, problems of beneficiaries and programme functionaries were constructed for data collection. These schedules were given to a group of experts involved in the studies of entrepreneurship development in Mahila University and S.V.University with a request to judge the relevance of questions to the variable measured, the format of the questions and utility in assessing the variable. Based on the consensus, the questions were selected, necessary modifications were effected and the schedules were finalised. The following research tools were prepared:

- i. Interview schedule for gathering information about DWCRA and WIGS.
- ii. Interview schedule for women beneficiaries of DWCRA and WIGS.
- iii. Interview schedule for DWCRA and WIGS functionaries.
- iv. Case-study research tool.

The items for the schedules were identified and listed, keeping the models and tools developed by Lavoie (1994) as reference in consultation with the experts in the field and also on the basis of scanning of related literature.

Principles suggested by Sellitz (1969) and Naeem (1971) were followed in constructing the items. The items were worded in the simplest possible way and the schedule design too was made simple to safeguard against confusions and misunderstandings. All the schedules were translated into regional language (Telugu) for easy administration and effective communication.

3.8 Pre-testing of Research Tools

Pre-testing was done to know the relevance and objectivity of items to the variables measured. The investigator selected 30 women beneficiaries, 15 from each programme, viz., DWCRA and WIGS. Two women beneficiaries, one from each scheme, were chosen for pre-testing the case study tool. Two DWCRA functionaries working in Tirupati division were also selected to test the interview schedule prepared for programme functionaries. Pre-testing was undertaken to know whether the questions in the schedule could elicit the desired information or not and to decide on the necessary modifications to be made. During pre-testing, the investigator realised that each interview schedule could be administered within an hour. It became clear to the investigator that a few of the items had to be modified and a few had to be included. The schedules were modified suitably based on the experiences and suggestions given. Thus the research tools were finalised and made ready for data collection.

3.9 Final survey

The data were collected using the finalised schedules, from 300 women beneficiaries of DWCRA and WIGS (150 from each) and from the 39 programme functionaries of the two economic intervention programmes. The researcher explained about the nature of work, the purpose of the study and requested the beneficiaries to co-operate fully in the investigation. Each interview lasted about 45 minutes to one hour. For indepth analysis, three case studies were collected from each of the two programmes DWCRA and WIGS with the help of a case study tool.

3.10 Analysis Plan

The data collected were pooled and analysed within the context of the study objectives. Percentages and frequencies were calculated. Wherever required, non-parametric statistical techniques such as chi-square was employed to test whether the variables observed were statistically significant. To test the significance of 3 major sectoral activities on income, 't' tests were also carried out.

Chapter - IV

RESULTS AND DISCUSSION

In the light of the objectives cited the experimental data was analysed using relevant statistical constants for calculation and suitably interpreted.

This chapter on Results and Discussion covers,

- 4.1 Modus operandi of DWCRA and WIGS
- 4.2 Socio-economic demographic profiles and other related data of the related women beneficiaries.
- 4.3 Awareness of beneficiaries towards DWCRA and WIGS
- 4.4 Impact of DWCRA and WIGS on income and employment generation.
- 4.5 Impact of DWCRA and WIGS on quality of life of women beneficiaries
- 4.6 Opinions of beneficiaries towards DWCRA and WIGS.
- 4.7 Awareness of and opinions of programme functionaries towards DWCRA and WIGS.
- 4.8 Evaluation of entrepreneurial activity model through case-studies
- 4.9 Indepth analysis of case studies

4.1 MODUS OPERANDI OF DWCRA AND WIGS

A number of self-employment programmes have been launched by Government of India. The programmes cater to the needs of specific sections of the society and aim at providing self-employment opportunities, the provisions differ from programme to programme. The true spirit of these programmes have not yet penetrated into the target groups. Many researchers [(Rabindra Kumar (1982), Radha Krishna (1983), Rajasekharan (1987)] indicated a number of limitations of these programmes and the reasons for non-success, some of the crucial factors were, lack of effective

participation of the target group in the schemes, lack of knowledge and positive attitude about the programmes, lack of skills, sincerity to work with some specific skill oriented programmes, lack of commitment both on the part of implementing agencies as well as the target groups, lack of understanding of the programmes by the beneficiaries about the benefits of the scheme and to what extent the benefits satisfy their needs etc.

Hence the success of any development oriented programme, depends on how far it succeeded in providing facilities, awareness and motivation to specific groups. In this section, the number of groups formed and beneficiaries covered by DWCRA and WIGS, inputs (Financial assistance, orientation, privileges, exposure, creating entrepreneurial spirit) provided by DWCRA and WIGS are discussed in detail.

Table 4: Status of DWCRA groups and beneficiaries over a time span of 4 years in Chittoor district

Year	No. of groups	No. of beneficiaries
1992-93	18	268
1993-94	584	8465
1994-95	1226	17715
1995-96	1222	17870
Total	3050	44318

Source: DRDA, Chittoor

It is evident from the data in Table 4 that a total of 44,318 beneficiaries have been assisted under the scheme from 1992 to 1996. The rapid increase in beneficiary enrolment in a short span of 4 years is indeed a creditworthy achievement and bears testimony to the effectiveness of the scheme. It was also indicated that the awareness about the scheme is increasing among women day by day.

Table 5: Status of WIGS, SHGs and beneficiaries over a time span of 6 years

Year	No. of groups	No. of beneficiaries
1990-91	30	362
1991-92	123	1659
1992-93	176	2044
1993-94	182	2413
1994-95	167	1913
1995-96	190	2122
Total	868	10513

Source: RASS, Tirupati

The data in table 5 show that the concept of SHGs had gained greater popularity with the women in the localities of Tirupati urban slums. However the dedicated efforts of the scheme functionaries had resulted in increased number of beneficiary participation every year.

Table 6: Fund utilization by DWCRA

Year	Ref. released (Rs.)	Expenditure (Rs.)
1992-93	5,05,000	2,70,000
1993-94	87,60,000	87,60,000
1994-95	1,83,90,000	1,83,90,000
1995-96	1,77,00,000	1,83,30,000

Table 7: Fund utilization by WIGS

Year	Fund released (Rs)	Expenditure (Rs)
1990-91	0.02	0.10
1991-92	0.24	0.65
1992-93	1.81	0.65
1993-94	2.78	4.80
1994-95	9.05*	5.60*
1995-96	3.19	7.00

*The balance fund was brought forward to the next financial year

From the tables 6 and 7, it is evident that in DWCRA only in the first year (1992-93) utilization of funds was less than the funds released. And in the initial stage, it took time to mobilize the rural women towards a new activity. Further, it is heartening to note that the total fund utilized for both the schemes DWCRA and WIGS

was more than the fund released. This is indicative of the fact that the schemes benefits were propagated intensively. Therefore, many women beneficiaries not only became conscious of DWCRA and WIGS, but also took advantage of the facilities available in the scheme.

While examining the mode and quantity of provision of loan by the two economic development interventions, it is evident that, DWCRA provides loan to the group and each member of the group receives Rs. 1,000/- per head. The beneficiaries of DWCRA receive this amount in three instalments. DWCRA would sanction Rs.500/- per beneficiary as the first instalment. This amount was to be repaid in two instalments, in two months. The second instalment of Rs.750/-, was to be repaid in three instalments. Final instalment of Rs.1000/- should be repaid in four instalments over a period of four months. It is an interest free loan. DWCRA beneficiaries also have the benefit of availing the loan from their group savings depending upon their need. Whereas in WIGS, the loan will be given to the individual beneficiaries, though they have been formed into groups. The loan amount ranges from Rs.500-1000/-. If this amount is insufficient for the beneficiaries need, WIGS provided them a matching grant by RASS or other loan facilities through banks. The loan amount was given as a one time grant and not in instalments. These beneficiaries also had the facility to avail loan from their savings.

The culture of group economic activity, both in DWCRA and WIGS establishes the backward and forward linkages collectively, while it is difficult for individual

women independently. It is also clear from the above discussion that the beneficiaries of WIGS are getting substantial amount at a time, compared to the DWCRA beneficiaries. It provides confidence to the beneficiaries to take up income generating activity and also lessens the problem of going to the money lenders for further finance, for high interest rates. But in case of DWCRA, the provision of loan on instalments seems to be to promote regularity repayment of loan.

4.1.1 Orientation: Orientation of the schemes includes provision of training, counselling, organisation of related workshops, conferences and seminars. It is a well known fact that the new entrance into the field of income generation even if it is on small scale need to know the basic principles of entrepreneurship. Thus providing them a kind of training is necessary and it becomes one of the important inputs.

When examining the training input in terms of it's orientation to the beneficiaries by DWCRA, it was found that DWCRA was limiting it's training input to providing technical skills in agarabathi making, candle making, soft-toy making, paper cover making and tailoring etc. required by the beneficiaries. In this aspect only a few beneficiaries who have taken up new trades have been given training. The rest of the beneficiaries who were engaged in traditional activities did not receive any training input at all. The programme did not make any effort to give them new and modern orientation to the traditional skills, they have already possessed. However, DWCRA provides a stipend of Rs. 350/- per trainee per month during the training.

In WIGS, in the first year the training was given in tailoring, carpentry and paper cover making. But due to low participation of beneficiaries in training, they discontinued the training input. At present, they are not providing any skill oriented training.

Training is a holistic approach to cover overall capability building in areas such as technical, financial, managerial and entrepreneurial personality and should lead to the building of confidence and awareness (Chandrulekha, 1995). The programmes DWCRA and WIGS would become more successful if a new training orientation programme was designed as an input to the beneficiaries. For example, the beneficiaries could have been taught the efficient way of acquiring raw materials as well as marketing skills. Further it would have been much more useful if they were trained to look for locational and niche marketing. But unfortunately both the schemes, i.e. DWCRA and WIGS were not doing so.

Beneficiaries coming from low socio-economic background with little or no education at all require continuous guidance and counselling. According to the personnel of the schemes, most of the beneficiaries approached them to solve their “marketing difficulties”, acquiring raw materials and for further financial assistance. It appears as though the initiative for advice and guidance came from the beneficiaries rather than the funding organisations. Ideally, the developmental programmes are supposed to arrange counselling sessions in the beneficiaries’ place to counsel and guide them. It is not enough to diagnose and understand the actual reasons needed for

growth of the income generating activity. What is more important is that the economic development programmes should be effective in counselling the beneficiaries to adopt suitable measures for sustenance and further growth. In DWCRA and WIGS, the counselling and guidance is given by the functionaries of the programmes free of charge. To equip the functionaries of the schemes, with counselling skills, regular orientation programmes for the personnel are also very much essential.

One way of heightening the interests of the beneficiaries is to make them participate in small workshops, seminars and conferences and providing related information about income generation to them, organised either by the funding agency or any other agency. But this aspect has not been taken care of by the DWCRA and WIGS. It's not far from truth to say that the beneficiaries of DWCRA and WIGS didn't gain much in terms of counselling except for financial assistance.

4.1.2 Privileges: Despite the limited orientation input most of the beneficiaries have made use of financial assistance, in a manner to improve their economic condition. This definitely indicates that women could manage themselves provided financial assistance is given to them. The economic development intervention programmes could have further improved the financial position of these women beneficiaries, if they are provided strong motivation with few incentives like encouraging the successful beneficiaries with more financial assistance, providing subsidies, pushing them into higher trades, may be special awards in recognition of their merit and hard work. Among the two economic development programmes, WIGS seems to have recognised

the importance of incentives to the beneficiaries who are successful. WIGS provides further financial assistance through bank loans to those women beneficiaries who are carrying out their trades successfully, whereas DWCRA has no additional financial incentive scheme at all. In a few cases depending on the product made by the beneficiaries DWCRA and WIGS provide advertisement and marketing facility during exhibitions and other occasions. The DWCRA beneficiaries also have the advantage of IRDP loans towards purchase of milch animals and this includes subsidy also. However, in the present study such beneficiaries were not encountered.

4.1.3 Exposure: One way of motivating the women in the field of income generation is to expose them to similar trades in other areas of the region, state and the country, so that they could gain more knowledge on how people in other regions operate their trades. Even in this sphere, the two schemes DWCRA and WIGS seem to have played a very limited role, a few beneficiaries were taken on such tour of exposure only once, that to, at the beginning of the programme.

But, both DWCRA and WIGS are inviting women beneficiaries to exhibit their products at exhibitions and providing them opportunity to talk with the officers of the programmes and visiting dignitaries. The stalls for the exhibition are provided at a subsidised rate to the beneficiaries. This type of exposure motivates and assists women beneficiaries to strive for growth, and good performance. Another way of providing good exposure to women beneficiaries, is by providing them information on different products and services with which women beneficiaries are involved in the region.

DWCRA and WIGS have not yet developed any directory of this type, except having records of details of women beneficiaries.

4.1.4 Creating Entrepreneurial Spirit: It's high time these two economic development related interventions picked successful women beneficiaries who have been funded by these schemes and give them the publicity through print and visual media which would not only act as an incentive but also would act as models to other women who are intending to enter into the field of income generation, thus creating more and more new and first generation women entrepreneurs. In the present study, the beneficiaries were motivated to join the schemes, mainly through personal contact. May be, wider publicity through radio and telecasts would enthuse more beneficiaries participation.

In this activity, DWCRA seems to be ahead of WIGS because it occasionally features successful women beneficiaries funded by it in regional news papers and also it takes care that wide coverage is given in the press and radio to it's activities. Fostering an entrepreneurial spirit would be done by spreading the news that successful beneficiaries are role models and to be initiated, organising beneficiary day, week or month to encourage the women, and encouraging women beneficiaries to speak about their activities in small meetings. Along these lines, DWCRA and WIGS have not paid much attention and interest.

4.2 SOCIO-ECONOMIC-DEMOGRAPHIC PROFILES AND OTHER RELATED DATA OF THE RELATED WOMEN BENEFICIARIES

Socio-economic and demographic information and other related data of the women beneficiaries were studied which includes the aspects such as Age, Education, Marital status, Type of family, Years of experience, Activity selected and reasons for selection, Place of start-up, Previous experience, Family assistance, Financial assistance during start-up, Training, Exposure, Privileges received and Reasons for entering into income generation activity.

4.2.1 Age: The respondents were divided into three age groups viz., upto 30 years, 31-40 years and 41 years and above, and the data are presented in Table 8. The age

Table 8: Distribution of the respondents according to their age

Age	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Upto 30 years	26 (17.3)	27 (18.0)	53 (17.7)
31-40 years	76 (50.7)	67 (44.7)	143 (47.7)
>41 years	48 (32.0)	56 (37.3)	104 (34.6)

(Percentages of respondents is given in paranthesis for all the tables)

of the respondents of DWCRA and WIGS ranged from 24-57 years. A high per cent of beneficiaries of DWCRA and WIGS (47.7) were in the age group of 31-40 years, 34.6 per cent of them were in the age group of 41 and above years and 17.7 per cent belonged to the age group of upto 30 years. The data revealed that majority of the respondents of DWCRA and WIGS were above 30 years which indicates that women

think of an income generating idea only in their thirties. It is due to more leisure time as their children go to school (Chandralekha, 1995). Another reason is that they viewed their business or income generating activity with flexible timings due to which they could manage their domestic chores and business simultaneously. Results of the study by Kim (1994) also support the above findings that generally women enter into business after thirties.

4.2.2 Education: Women beneficiaries were divided into three categories as per their level of education, viz., illiterates, primary, secondary and the data are presented in Table 9. Among the beneficiaries, majority of the respondents (68.3 per cent) of both DWCRA and WIGS were illiterates and 29.7 percent of them had primary education.

Table 9: Distribution of the respondents according to their educational levels

Education	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Illiterates	112 (74.7)	93 (62)	205 (68.3)
Primary	38 (25.3)	51 (34)	89 (29.7)
Secondary	0	6(4)	6 (2)

Only two per cent of the beneficiaries had secondary education. The data revealed that illiteracy among women is still prevailing at a high rate. This is due to poverty, negligence of girl's education, social values and norms. It was also observed that education of beneficiaries has no bar for their entry into income generating activity. There were persons with lowest education (primary) and higher education (degree in

engineering) and there seems to be no preference for a particular type of education irrespective of the type of entrepreneurship (Batra and Kaur, 1994). Rani (1992), has also emphasized on this point in her study on women entrepreneurship. In the present study also the researcher has observed this point.

4.2.3 Marital status

Based on their marital status, the women respondents were divided into four groups viz., unmarried, married, widowed and divorced/separated and the data are presented in table 10. The high per cent (80) of the beneficiaries of DWCRA and

Table 10: Distribution of the respondents according to their marital status

Marital status	Per cent expression		
	DWCRA(n=150)	WIGS (n=150)	Total (n=300)
Unmarried	-	-	-
Married	125 (83.3)	115 (76.7)	240 (80.0)
Widowed	16 (10.7)	15 (10.0)	31 (10.3)
Divorced/Separated	9 (6)	20 (13.3)	29 (9.7)

WIGS were married. While 20 per cent of the beneficiaries were widowed, divorced/separated. In the present study none of the beneficiaries were unmarried. The reason for high number of married was due to the prevailing social customs, that a girl should be married after 18 years and was also due to the fact that they get support or assurance from their husbands that they would help directly or indirectly in their income generating activity. It was also true that the parents of unmarried

girls feel that economic independence of their daughters through income generation activity is a barrier for fixing up their marriages.

4.2.4 Type of Family: The data presented in the table 11 revealed that a high per cent of the respondents (65.7) of DWCRA and WIGS belonged to nuclear family and 34.3 percent were in joint families. It may be concluded that the people are influenced by the individualistic ideas and opt for nuclear family which might facilitate them to enter into business. Dhillon (1993) expressed that “the environment of a nuclear family is more democratic”, probably this is one of the reasons for nuclear family options.

Table 11: Distribution of the respondents according to their type of family

Type of family	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Nuclear	96 (64.0)	101 (67.3)	197 (65.7)
Joint	54 (36.0)	49 (32.7)	103 (34.3)

4.2.5 Beneficiaries husbands’ occupation: All the beneficiaries in both schemes living with husbands reported that their spouses had seasonal occupations (32.5 per cent), daily wage earners (42.5 per cent) and engaged in petty trades (25 per cent). Thus, the family income was irregular.

4.2.6 Years of experience: Information was elicited as to when these women beneficiaries of DWCRA and WIGS had joined in the schemes. WIGS was started

in 1990 and DWCRA in 1992. Hence it is but natural that WIGS beneficiaries had longer years of experience when compared to DWCRA beneficiaries. Thus 78.7 per cent of WIGS beneficiaries had between 4-6 years of activity experience when compared to DWCRA beneficiaries (30 per cent). On the whole 54.3 per cent of beneficiaries from both the schemes had between 4-6 years of experience.

Table 12: Distribution of the respondents according to their years of experience

Years of experience	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
1-3 years	105 (70.0)	32 (21.3)	137 (45.7)
4-6 years	45 (30.0)	118 (78.7)	163 (54.3)
7 years and above	-	-	-

4.2.7 Activity selected and reasons for selection: The type of activity of women beneficiaries were categorised into 3 sectors viz., production, business/trade and service sectors. The data in table 13 show that 50.3 per cent of the women beneficiaries belonged to the trade sector which includes business like purchase and sale of products with a little or no processing. eg. petty shops, vegetable vending, fruit vending etc. Forty per cent were in production sector which involves business like manufacturing of products like Agarbathi, Bamboo basket etc. and the remaining (9.7 per cent) belonged to service sector which includes activities like tailoring, street canteens etc. The reasons given for selecting the above stated trades were those in case of 34 per cent it was profitable; 27.3 per cent of the beneficiaries expressed that

low risk was involved in the above indicated trades, 23.7 per cent of the respondents stated that the trades were traditional and they had associated skills and hence felt no need for skill improvement training and low investment was another reason for 15 per cent of the beneficiaries to select activities like vegetable vending.

Table 13: Distribution of the respondents according to their type of activity

Type of activity	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Production	120 (80.0)	-	120 (40.0)
Business/trade	30 (20.0)	121 (80.7)	151 (50.3)
Service	-	29 (19.3)	29 (9.7)

4.2.8 Place of start-up: The data in table 14 show that 80 per cent of the respondents started their income generating activities in urban area and the remaining 20 per cent of respondents' activities existed in rural areas. Presence of high percentage of respondents' activities in urban area was due to, half of the sample respondents (i.e. from WIGS) hailing from urban area.

Table 14: Place of start-up

Place of start-up	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Urban	90 (60.0)	150 (100.0)	240 (80.0)
Rural	60 (40.0)	-	60 (20.0)

4.2.9 Previous experience: The data in table 15 revealed that majority (65.3 per cent) of the respondents did not have previous experience before entering into the income generating activity and only 34.7 per cent had some previous experience before starting the particular activity. Irrespective of the schemes, beneficiaries on the whole did not give much credence to previous experience. The reason being that market demands kept changing every day, and the entrepreneurs had not moulded themselves to the emerging market trends. Hence previous experience did not add much significance to their enterprise.

Table 15: Distribution of the respondents according to their previous experience

Previous experience	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Yes	60 (40.0)	44 (29.3)	104 (34.7)
No	90 (60.0)	106 (70.7)	196 (65.3)

Business experience and technical knowledge are the factors for emerging new and small entrepreneurial class (Sharma, 1980). Previous experience in similar activity provides adequate exposure and insight into the various problems and enable them to perform better than others who had experience in other fields or the new entrants.

4.2.10 Financial assistance during start-up: Information was also collected with regard to the quantum of loan received through the schemes, for initial start-up and data are projected in table 16. Among the beneficiaries, 61.7 per cent received

Table 16: Distribution of the respondents as per financial assistance received at start-up stage

Financial assistance at start-up	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Upto Rs.500/-	150 (100.0)	35 (23.3)	185 (61.7)
Rs 501-1000/-	-	115 (76.7)	115 (38.3)

(The financial assistance received by beneficiaries was both for capital investment as also for working capital).

Rs 500/- for starting income generating activity and 38.3 per cent of them received loan ranging Rs. 501-1000/-. It is important to note here that DWCRA is providing only Rs.500/- as first instalment to it's beneficiaries, whereas in WIGS at the initial stage itself the loan amount ranged between Rs.500-1000. This is to see the entrepreneurial performance of beneficiaries for providing further assistance and thus facilitate for their enterprise growth.

4.2.11 Training: Information was also elicited on training, whether the beneficiaries underwent any training, if so, in what skill the training was given, duration of the training and facilities provided during training. It was observed that out of the six trades selected by the women beneficiaries of DWCRA, 4 were traditional trades (Bamboo basket making, Bead chain making, beedi making and top making), where the skill was transferred from one generation to the other. But in beedi making, there are some women who didn't have skill in it. These women worked with the other women, who knew the skill and learnt the skill and no other facilities were provided to them under DWCRA. With respect to Agarabathi making, an instructor was arranged to provide training to the beneficiaries for 4 days under DWCRA.

In case of WIGS, no serious effort was made yet to train their beneficiaries. The organisation felt that the beneficiaries could not derive any benefit from the training. Further according to it's vast experience that there is no guarantee all those people who are trained would take up the income generating activity.

4.2.12 Privileges: The data was collected from the beneficiaries of DWCRA and WIGS, whether they received any privileges in terms of more financial assistance, special awards, subsidies and incentives. It was observed that among the DWCRA beneficiaries, they didn't receive any type of privilege. In case of WIGS beneficiaries, only 25.3 per cent of them received additional financial assistance through the scheme. The beneficiaries who received additional financial assistance are supposed to have fared better both in increasing their incomes as well as in clearing loans already advanced to them.

4.2.13 Exposure: The information was elicited from DWCRA and WIGS beneficiaries, whether they had experienced any kind of exposure like trips to other areas where the same type of activities were implemented, opportunity to talk with visiting dignitaries and details about the women who are involved in income generating activity. The same data are presented in table 17. A high per cent (67.3) of DWCRA and WIGS beneficiaries expressed that they didn't get any exposure related to income generating activity. Only 32.7 per cent had opportunity to talk with the higher officials of the schemes. Most of these people are group leaders and a few of them are ordinary members who are very active.

Table 17: Distribution of the respondents as per their exposure

Exposure	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Yes	46(30.7)	52 (34.7)	98(32.7)
No	104(69.3)	98(65.3)	202(67.3)

4.2.14 Family assistance: A high per cent (59.7) of the respondents stated that the family members were assisting them in bringing raw materials, selling the goods (15 per cent), small per cent of them (9) were getting help in production and the remaining 16.3 per cent of beneficiaries were not getting help from the members of their families.

4.2.15 Reasons to start income generating activity: The respondents of DWCRA and WIGS were asked to mark the reasons for starting an income generating activity and responses are presented in table 18. To supplement the family income was the main reason for most of the beneficiaries (83.6 per cent) to enter into the field of

Table 18: Reasons for starting income generating activity

Reasons to start income generating activity	Per cent expression		
	DWCRA(n=150)	WIGS(n=150)	Total (n=300)
To supplement the family income	127(84.7)	124(82.7)	251(83.6)
To give good life to children	109(72.7)	110(73.3)	219(73)
Encouragement by personnel of economic interventions	98(65.3)	102 (68)	200(66.7)
Husbands' irregular income	101 (67.3)	99 (66)	200 (66.6)
Advice by family members	64 (42.7)	57(38)	121(40.3)
Advice by friends	32 (21.3)	32(21.3)	64 (21.3)

income generation. Schwartz (1979) expressed that 'economic necessity' was found to be one of the most prime motivations in emerging entrepreneurship. It indicates that there is growing awareness in society and women in particular that if the family has to maintain a reasonable standard of living, women should supplement the family income with innate skills they have. 'To give good life to children' was the reason expressed by 73 per cent of women beneficiaries, whereas, initiation of income generating activity by the officials of DWCRA and WIGS served to motivate 66.7 per cent of the beneficiaries. Husbands' irregular income was other reason for 66.6 per cent of the beneficiaries. Family members' advice and friends advice led 61.6 per cent of women to take up this activity. It is to be noted that, in the case of many WIGS and DWCRA beneficiaries, the reasons for starting income generating activities were more than one. Hence the total per cent of beneficiaries giving different reasons varied.

4.3 AWARENESS OF BENEFICIARIES TOWARDS DWCRA AND WIGS

The items on this aspect were answered in terms of yes/no and there were few open ended questions related to source of information to the beneficiaries about the schemes, the objectives of DWCRA/WIGS, knowledge of other schemes that are implemented for the benefit of women and children, roles of the group leader, and awareness about the functionaries of DWCRA/WIGS. A perusal of the data in table 19 reveals that a high per cent (72.7) of the women beneficiaries of DWCRA and WIGS had come to know about these economic development interventions through

the grass root level workers of the schemes (i.e. Asst. Grama Sevikas, Women Extension Officers and Field Supervisors) followed by 14.7 per cent of the beneficiaries had known through their neighbours and 12.6 per cent of them were

Table 19: Distribution of the respondents according to the sources of information about DWCRA and WIGS schemes

Source of information about DWCRA/WIGS	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
AGS/WEO/FS	97(64.7)	121 (80.7)	218 (72.7)
Neighbours	28(18.7)	16 (10.7)	44 (14.7)
Relatives	17(11.3)	13 (8.6)	30 (10)
Friends	8(5.3)	-	8 (2.6)

informed about the scheme by their relatives and friends. This shows that the personnel of DWCRA and WIGS made an effective effort to publicise the programmes among the women. Bagyalakshmi (1988) also reported in her study that majority of the women in Cuddapah taluk came to know about DWCRA through the grass root level workers of the scheme.

The objectives of DWCRA and WIGS as understood and expressed by the beneficiaries of both the programmes respectively were:

DWCRA

	Per cent expression
• To give financial help to the poor so as to avoid debts	94.6
• To increase the income levels of poor families	93.2
• To help some of the families who had certain skills in traditional trades	87
• To learn new skills through DWCRA	78.4

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• To learn new skills through DWCRA	78.4

WIGS

To promote income generating among women to improve their standard of living

To protect the women from taking loans with exorbitant rates of interest from money lenders 91.6

To increase the income levels of poor families 90

The above data concludes that the beneficiaries of DWCRA and WIGS had the knowledge of main objectives of both the economic interventions and it is also evident that these programmes were oriented towards the economic welfare of the poor families. As indicated by DWCRA beneficiaries, the sample families of DWCRA were involved in the traditional trades like, Bamboo basket making, Bead-chain making and also in new trades like Agarabathi making etc.

Table 20: Distribution of the respondents according to their awareness about the other schemes implemented

Schemes implemented	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
IRDP	131(87.3)	-	131 (87.3)
TRYSEM	109(72.7)	-	109 (72.7)
ICDS	-	150 (100)	150 (100)
DWCRA	150 (100)	78 (52)	78 (52)
Immunisation programme	82 (54.7)	150 (100)	232 (77.3)

Further information was elicited about the other schemes that were being implemented in their areas, covering women and children. A high per cent (87.3 and 72.7) of DWCRA beneficiaries had informed respectively that IRDP and TRYSEM

were quite popular in the villages because these programmes were implemented in almost all the villages and DWCRA is also a subscheme of IRDP. It was informed by 54.7 per cent of the DWCRA beneficiaries that the immunisation programme was implemented by the health department through its grass root level workers.

All WIGS beneficiaries knew about ICDS and Immunisation Programme. This was due to implementation of WIGS in the areas where ICDS was implemented by RASS. Only 52 per cent of them knew about DWCRA. The knowledge of other schemes would help the beneficiaries to explore all the existing resources and derive benefits from other schemes.

Enquiry was made, to know the awareness of beneficiaries with regard to the roles performed by their group leaders. Cent per cent of the women beneficiaries of DWCRA and WIGS elaborated on the roles of the group leaders. The main roles delineated were:

	Per cent expression
• Attending the meetings at head office once in a month and conveying the message to the beneficiaries	82.7
• Receiving the money from the project staff and disbursement of money to the beneficiaries	74.3
• Maintenance of records with the help of group members	73.3
• Monitoring the group members to repay the loan in time	66.0

For the successful functioning of any programme, adequate rapport between the beneficiaries and officials of the scheme play a vital role. The beneficiaries of

DWCRA and WIGS were asked about officials involved in the scheme, the responses are presented as follows:

	Per cent expression
Project Director/Project Executive	28.7
Assistant Project Officer/Field Officer	75.3
Assistant Grama Sevikas/Women Extension Officer/ Field Level Workers	100
Village Development Officers (Women)	100
Mandal Development Officer	25.5

It is heartening to note that beneficiaries of both DWCRA and WIGS schemes were aware of four issues directly related to the schemes i.e. 1. Objectives of the schemes, 2. Knowledge of other related schemes, 3. Roles and responsibilities of group leaders, 4. Officials involved in the schemes. This is a clear indication of the beneficiaries having a basic understanding of the programmes. However a detailed perusal of tables 19 and 20 as also the data on role identification and official involvement of schemes provide valuable clues as to how the basic understanding of beneficiaries could be improved to enhance the entrepreneurial performance of the women.

For instance, the source of information for DWCRA and WIGS schemes were directly given by the Asst. Grama Sevikas/Women Extension Officer and Field Supervisors (72.7 per cent). This could be improved by creating a network of information source such as “beneficiary to beneficiary” approach. Thus more women

would be able to avail of such schemes and the qualitative impact of the programmes will be quicker.

Beneficiaries of both schemes confined their understanding of the schemes to be that of providing economic support to the poor. The schemes have been viewed as an alternative to the opportunistic money lenders whose sole aim is to provide credit at exorbitant rates of interest. The schemes as a source for providing new learning, acquisition of novel skills and alternatives in occupation were yet to be comprehended and taken advantage of by the beneficiaries. Among the DWCRA beneficiaries, there was a perceptible knowledge of these issues when compared to WIGS beneficiaries. The officials particularly grass root level workers in both the schemes appeared to have given priority to groups formation mainly for credit purpose. The larger and sustaining benefits of group activity have neither been stressed nor overtly exhibited by the functionaries in their interactions with beneficiaries.

Other related schemes such as those providing women and child welfare services and training for self employment were the 'bonus' features of DWCRA and WIGS schemes to the beneficiaries. Hence it would be a far more comprehensive and holistic strategy to reach women through economic schemes and enabling them to improve their family's living standards and health.

When asked to elaborate on the leaders roles and responsibilities, yet again the beneficiaries had a very limited understanding of their leaders. There is a consistent thinking that a leader is one who administers and takes on the role of convening the meetings, attending meetings, dispersing credit and maintaining records. The other dimensions of a leader such as providing new directions to entrepreneurial efforts, motivating members to take up new ventures, liaising between credit institutions and members, providing moral support and back up initiating diverse activities to take full advantage of the schemes - were not deciphered by the beneficiaries.

Similarly while 100 per cent of the beneficiaries knew about women extension officers and field supervisors they were however not aware of the hierarchy of functionaries in the schemes. This is again indicative of the limited understanding which the beneficiaries had of the schemes. This could also be a drawback to the effective functioning of the schemes because the beneficiaries would not be in a position to approach other officials involved in the schemes if they had an emergency situation or are unable to seek the Women extension officer/supervisor's help as a routine course.

One notable feature common to beneficiaries of both schemes was that age, literacy, rural, urban backgrounds, exposure, privilege and financial assistance received did not have any significant impact on the levels of awareness among the beneficiaries. A plausible explanation could be that the beneficiaries did not have an orientation towards the schemes which would have led to a more holistic

understanding of the schemes and thereby of greater advantage to the women, also the officials involved in the schemes may require training to make themselves more visible and to strengthen the effective implementation of the schemes. Either way, lack of training appears to be the main deterrent to successful implementation of the women beneficiary schemes.

Training is a process which arranges for an interface between budding entrepreneurs, potential entrepreneurs and experts in various fields of entrepreneurship management inclusive of support systems. Hence training may be stated to have three phases pre-training, training and post-training. Through training, the beneficiaries would be able to have a realistic estimate of their own entrepreneurial status and thus plan for the success of the business (Chandralekha et al., 1996).

A study by Chandralekha et al. (1996) on 500 women entrepreneurs of Rayalaseema region, Andhra Pradesh, has established the need for effective and individual oriented training in management of enterprises. The ultimate goal of any training programme is to enhance the competence of the individual, through confidence building exercises, providing connections to build entrepreneurial networks and simultaneously strengthen the capital sources of the beneficiary.

From the various levels of interaction with beneficiaries of either schemes it has been established that comprehensive training is required for both beneficiaries and officials involved in the schemes, so that the prime objectives of the two schemes are

realised. As indicated earlier, the beneficiaries as also field level workers of schemes had a limited understanding of the objectives underlying the schemes. For instance, the WIGS scheme has clearly stated in its objectives that identification and promotion of income generating activities, imparting of training to improve skills in appropriate activities, fostering community organisations to function with minimum external assistance and improving the health and nutritional status of women and children are the undercurrents in the scheme.

In the DWCRA scheme the objectives lay emphasis on enhancing productivity of women below poverty line through self employment, organisation of beneficiaries into groups for social and economic self reliance, creation of venues for production and sale of goods/services and improved environmental conditions for women and their families living below poverty line.

Hence it is seen that for a scheme to have a measure of success sustainability through translating objectives into activities is vital and irrevokable. Sustainability is the key to development of individuals in any sphere of activity particularly in relationship to women beneficiaries of schemes which profess to do just that. However training for beneficiaries and officials have to take cognizance of the 'push' and 'pull' factors which have a deep bearing on the functioning and operational skills of the promoters and benefitters of the schemes (Ramamohan and Padmavathi, 1997).

4.4 IMPACT OF DWCRA AND WIGS ON INCOME AND EMPLOYMENT GENERATION

4.4.1 Income Generation: Any developmental programme is considered successful if it generates expected income among the families of the beneficiaries. This aspect was observed in the present study too.

The data with regard to the income levels of beneficiaries before and after joining the DWCRA and WIGS schemes are presented in tables 21 and 22. During the pre programme implementation periods of DWCRA and WIGS schemes 93.7 per

Table 21: Respondents income during pre programme implementation period

Income levels	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Upto Rs. 1000/-	71 (47.3)	48 (32.0)	119 (39.7)
Rs. 1001-2000/-	72 (48.0)	90 (60.0)	162 (54.0)
Rs.2001 and above	7 (4.7)	12 (8.0)	19 (6.3)

Table 22: Respondents income during post programme implementation period

Income levels	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Upto Rs. 1000/-	28 (18.7)	16 (10.7)	44 (14.7)
Rs. 1001-2000/-	74 (49.3)	53 (35.3)	127 (42.3)
Rs.2001 and above	48 (32.0)	81 (54.0)	129 (43.0)

Source: Field data

cent of the beneficiaries were in the income group of \leq Rs.1000 and Rs.1001-2000 (39.7 per cent \leq Rs.1000; 54.0 per cent Rs.1001-2000). Only 6.3 per cent of the beneficiaries were in the income category of \geq 2001 Rs. The post period of DWCRA and WIGS schemes clearly indicated a shift in the income category with 43 per cent of the beneficiaries earning \geq 2001 Rs. whereas 57 per cent of the beneficiaries belonged to either \leq 1000 Rs. (14.7 per cent) or Rs. 1001-2000 (42.3 per cent) categories. This clearly indicates that the schemes had a definite impact on the financial status of the beneficiaries.

The data with respect to average household income of the activities in each sector for pre and post periods of DWCRA and WIGS are depicted in table 23. From this, it is evident that the average household income has increased in the post

Table 23: Average household income in the pre and post DWCRA and WIGS implementation (sector wise)

Sl No.	Sector	Sample size	Income before joining the schemes Rs.	Income after joining the schemes Rs.	Incremental income Rs.	Per cent increase in income over pre DWCRA and WIGS Rs.	't' value
1	Production	120	15411	20727	5316	34.5	18.67***
2	Business/Trade	151	15409	25271.56	9862	64.0	24.84***
3	Service	29	15448	25014.00	9566	61.9	21.66***
	Total	300	15422.67	23670.85	8248	53.70	

*** Significant at 1 per cent level

Source: Field data

DWCRA and WIGS schemes in case of beneficiaries of all sectors. The total beneficiaries average household income taking all the sectors together had increased from Rs 15,422.67 to Rs. 23,670.85 indicating 53.70 per cent rise in the post period of DWCRA and WIGS.

The per cent increase in income however, was not similar among all the sectors. In all the schemes the business/trade sector has recorded a highest increase in income (64 per cent) followed by service sector activities (61.9 pe cent) and production sector activities recorded only 34.5 per cent increased income over the income of pre DWCRA and WIGS periods. The 't' statistical values were found to be significant in all the three sectors.

From these results it is revealed that majority of the beneficiaries who have taken up business and service activities under the WIGS programme were in an urban area i.e., Tirupati. It's no wonder that Tirupati being a very famous Hindu pilgrimage centre in the country, the beneficiaries who have taken business and service activities have prospered when compared to DWCRA beneficiaries. A large floating population is always conducive to improvement in business and service activities. Further, another reason for this success could be most of the beneficiaries in this category were assisted by WIGS, whose financial assistance was substantial when compared to DWCRA. Further some of the beneficiaries of WIGS received other financial assistance from institutions. This was not seen among the DWCRA beneficiaries in the present study. Despite all the inputs-both financial and

organisational from the developmental programmes, most of the beneficiaries were supported by their family members in their activities. In one way it goes to show that the tradition of supporting each other in Indian families is also being followed in all the families of the beneficiaries.

Naidu (1985), Raghavan and Varadarajan (1985) also reported that through the major rural development programme, IRDP, beneficiaries were able to earn additional income and employment. Increased income was seen in the sectors of industry, business and service.

4.4.2 Employment Generation: Growth with social justice demands that the fruits of economic growth should be shared by all rich as well as poor. An effective employment policy is the most appropriate instrument for achieving this goal within the frame work of existing economic and political systems. In the absence of full productive employment, the poorest people of the developing countries would not be able to meet their basic needs because of lack of purchasing power and would continue to lack an opportunity of participating in development.

One of the major objectives of the DWCRA and WIGS is to provide substantial employment opportunities to beneficiary households through developmental programmes. An attempt was made in this part of the study to assess the impact of various schemes of DWCRA and WIGS on generation of employment.

Employment Generation - Scheme wise Analysis

The data with respect to the number of days of employment generated in each sector of activities are presented in table 24. In case of DWCRA, there were more production units and in WIGS there were more trade and service units. In production sector which includes the activities like agarabathi making, bamboo basket making etc, the employment generated ranges from 18-22 days, per month whereas in the

Table 24: Average days of employment generated in a month (scheme wise)

Activity	Employment generation per month	
	DWCRA	WIGS
Production		
Agarabathi making	19 days	-
Bamboo-basket making	22 days	-
Beedi making	18 days	-
Bead-chain making	20 days	-
Toy making (Play material)	18 days	-
Business/Trade		
Dairy	-	30 days
Fruit vending	-	23 days
Petty shops	-	30 days
Rice business	-	20 days
Tea stalls	-	30 days
Vegetable vending	19 days	23 days
Service		
Laundry	-	26 days
Street canteens	-	30 days
Tailoring	-	26 days

activities of business/trade sector 19-30 days per month, employment was generated. In service sector, the number of days of employment generated ranges from 26-30 days. It is clearly evident from the data that the activities in business/trade and service sectors are generating more days of employment compared to production sector.

The data with regard to the days of employment generated was also subjected to cross-break analysis to see the relationship of variables and presented in table 25. It is quite clear from the table that, whatever be the quantum of financial assistance

Table 25: Cross break analysis of employment generation

Variables	Employment generation (days/month)			χ^2 value
	15-20	21-25	26-30	
Financial assistance at start up				
Rs. Upto 500/- (185)	95 (51.4)	70 (37.8)	20 (10.8)	52.87*
Rs. 501-1000/- (115)	15 (13)	37 (32.2)	63 (54.8)	
Previous experience				
Yes (104)	60 (57.7)	30 (28.8)	14 (13.5)	23.74*
No (196)	50 (25.5)	77 (39.3)	69 (35.2)	
Place of start-up				
Urban (240)	60 (25)	78 (32.5)	102 (42.5)	30.8*
Rural (60)	32 (53.3)	24 (40.0)	4 (6.7)	
Exposure				
Yes (98)	45 (45.9)	40 (40.8)	13 (13.3)	12.66*
No (202)	65 (32.2)	67 (33.2)	70 (34.6)	
Privileges				
Yes (38)	2 (5.3)	16 (42.1)	20 (52.6)	39.02*
No (262)	108 (41.2)	91 (34.7)	63 (24.1)	

*Significant at 0.01 level

provided, it generated the employment among the beneficiaries. But more number of days of employment (i.e., 54.8 per cent 26-30 days) were generated among the beneficiaries who received above Rs. 500/- as financial input. Hence, it is clear that higher the financial input provided, more the number of days of employment. It was observed from the table, though 34.7 per cent of beneficiaries had previous experience in their activity, it doesn't have much impact in generating more number of days of employment. As discussed earlier, the days of employment were more among business/trade and service sector activities; these activities which are under WIGS were confined to urban areas and it is a fact that urban areas when compared to rural areas are more conducive to conduct business and service activities. Further the people who have to be served in urban areas are always more when compared to rural areas. Among the urban beneficiaries, 42.5 per cent had 26-30 days of employment per month, followed by 32.5 per cent who had 21-25 days of employment in a month. As stated earlier, trade and service sectors recorded more employment generated days compared to production sector. On the other hand, the production activities suffer with many constraints like difficulties in procuring raw material, and in marketing the finished products. All these factors are responsible for generating less number of days of employment in production sector.

Out of 300 beneficiaries, only 10 per cent had received training from the developmental schemes. But this training was confined only to acquire skills in production but not in other spheres of entrepreneurship like acquiring raw materials and marketing. Because of this reason, number of days employed by them had come

down. Among the trained beneficiaries, none of them had 26-30 days of employment in a month, 80 per cent had 15-20 days and 20 per cent were employed for 21-25 days in a month. Most of the untrained were engaged in business/trade and service activities. Also to be noted is that lack of appropriate skill training could have hindered the income / employment generation of the production sector beneficiaries.

According to the beneficiaries' perception, despite the effort made by the programme personnel to expose beneficiaries to improve their business skills, the exposure was not much useful to them in improving the employment generation. But, among the beneficiaries who had received some exposure, 45.9 per cent were employed for 15-20 days and 40.8 per cent for 21-25 days in a month which indicates a significant differential effect of the exposure created to the beneficiaries.

Generally additional financial assistance will help the beneficiaries to get sufficient raw materials, which generate more days of employment. It is true, from the data that among the beneficiaries who had the privilege of additional financial assistance, 52.6 per cent were employed for 26-30 days and 42.1 per cent had 21-25 days of employment. Among the beneficiaries who didn't have any privilege, 41.2 per cent were able to generate 15-20 days of employment, 34.7 per cent 21-25 days and only 24.1 per cent were employed for 26-30 days. The data when subjected to statistical analysis using chi-square test had also validated the statements made regarding the various variables and their impact on the productive performance of the beneficiaries.

Hence, it was observed from the preceding discussion that more number of days of employment depended upon certain factors like financial assistance, appropriate/ relevant training, type of activity, place of start-up, exposure and privileges received. Strengthening of these inputs would definitely, help the beneficiaries to generate more number of days of employment and thereby their quality of life.

4.5 IMPACT OF DWCR AND WIGS ON QUALITY OF LIFE OF WOMEN BENEFICIARIES

Impact of economic development interventions on the quality of life of women beneficiaries was studied in terms of decision making ability of women beneficiaries in their families, improved living conditions and assets created by the women beneficiaries with the increase in their income through the income generating activity.

4.5.1 Decision making process: Information on who makes decisions in utilizing the money gained through income generating activity is presented in table 26. The data revealed that in 50.3 per cent of the beneficiary families, men decided on the utilization of the money obtained by income generating activity in both the economic interventions viz., DWCR and WIGS. In 25.7 per cent beneficiary families, both men and women took decisions on income expenditure. Twenty four per cent of women beneficiaries expressed considerable satisfaction with regard to the free hand that they were enjoyed in making decisions to spend their earnings. These results are in conformity with the findings of Verma (1985).

Table 26: Impact of DWCRA and WIGS on decision making process

Decision by whom	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Husband	79 (52.7)	72 (48.0)	151 (50.3)
Wife	30 (20.0)	42 (28.0)	72 (24.3)
Both	41 (27.3)	36 (24.0)	77 (25.7)

From the results it is evident that regarding decisions to utilize the income generated by the women beneficiaries through their activity, in half the families, men participated actively in money matters and less chance was given to women even though the income was earned by women. This is due to cultural male dominance in the family and a high degree of illiteracy among the women beneficiaries. Thus, these socio-cultural conditions facilitated the male dominance in the family. The supervising role related to money matters in particular was taken over by the menfolk.

4.5.2 Improvement in living conditions: Impact of income generating activity on the family living conditions is given in table 27. All the women beneficiaries in DWCRA and WIGS agreed that income generating activity in which they are involved is helpful to their families in one way or the other. The reason is very simple, income generating activity, being their additional source of income definitely helps their families during economic deprivation.

Table 27: Impact of DWCRA and WIGS on living conditions of the respondents

Details	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Beneficial			
Yes	150 (100)	150 (100)	300 (100)
No	-	-	-
How			
Good food for children	150 (100)	150 (100)	300 (100)
Education of children	81 (54)	80 (53.3)	161 (53.7)
Purchasing of cloths on special occasions	53 (35.3)	57 (38)	110 (36.7)
For daily necessities	150 (100)	150 (100)	300 (100)
For repaying of loans	121 (80.7)	108 (72)	229 (76.3)

Economic developmental programmes helped the women beneficiaries in a number of ways. All the women beneficiaries in both DWCRA and WIGS schemes reported that they used the income obtained from income generating activity promoted by economic interventions, for providing good food and education to children, purchase of clothes on special occasions, for meeting daily family needs and for repaying of loans. All the beneficiaries in both schemes stated that providing good food for children and meeting family's daily needs were two areas wherein the income from their activities helped. Another use of income was the repayment of loans by 80.7 and 72 per cent of beneficiaries of DWCRA and WIGS respectively. Next use of income as reported by 53.7 per cent of women beneficiaries of DWCRA and WIGS was for children's education. Nearly 40 per cent of women in both

schemes utilized some income for buying clothes during special occasions. It was also reported that women realised the need for educating the children and as such they are showing interest in educating their children. These findings are similar to those of Nagarani (1990).

Thus on the whole, all the women beneficiaries improved their living conditions in one or more ways as observed from their responses.

4.5.3 Creation of assets: A glance of the table 28 gives a picture that 70 per cent of DWCRA and WIGS beneficiaries made assets with the income gained through income generating activity. The remaining 30 per cent of the respondents expressed that though they didn't formulate any assets, they succeed in improving their standard of living with their income. Cross comparison between the schemes reveals that high per cent (84.7) of women created assets in WIGS while only around half of them (55.3 per cent) created assets in DWCRA. Among the beneficiaries of DWCRA and WIGS, 40 per cent of them purchased gold and land and 26.7 per cent of the respondents constructed/purchased house of their own and 33.3 per cent bought equipment like radio, tape recorder, TV etc. from their income. This gives a picture that family status of the women beneficiaries improved after starting income generating activity. The reason for this appears to be that as the income of the family increases, there are changes in certain aspects of the status of family such as formulation of assets.

Table 28: Impact of DWCRA and WIGS in creation of assets

Details	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Assets formulated			
Yes	83 (55.3)	127 (84.7)	210 (70.0)
No	67 (44.7)	23 (13.3)	90 (30.0)
What are they, purchasing gold, land etc.	28 (33.7)	56 (44.1)	84 (40.0)
Constructing/Purchasing house	24 (28.9)	32 (25.2)	56 (26.7)
Purchasing T.V., radio, tape recorder etc.	31 (37.4)	39 (30.7)	70 (33.3)

When the data in Fig.8 and Fig.9 are examined, the improvement of quality of life as seen through - decision making process, improved living conditions and creation of assets, except in decision making process, in the other two spheres there was perceptible improvement. In the context of Indian society for women to have a say in the decision making process, income generation alone is not sufficient, it requires impact of other spheres like improvement in educational standards, change in the family's traditional values, as well as change in the nature of patriarchal society. In order to achieve this, relevant training and exposure based on beneficiaries' needs could become crucial to bring improvement in the decision making skills of women in these families.

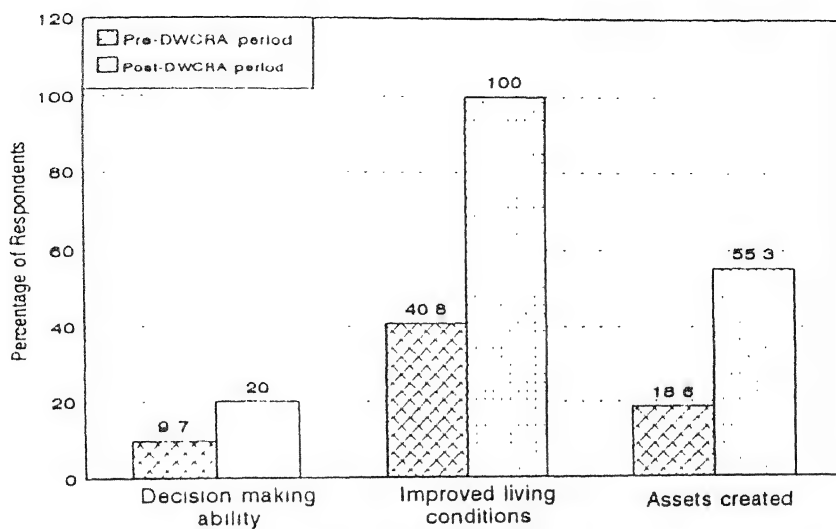


Fig.8: Pre-post life styles of DWCRA beneficiaries

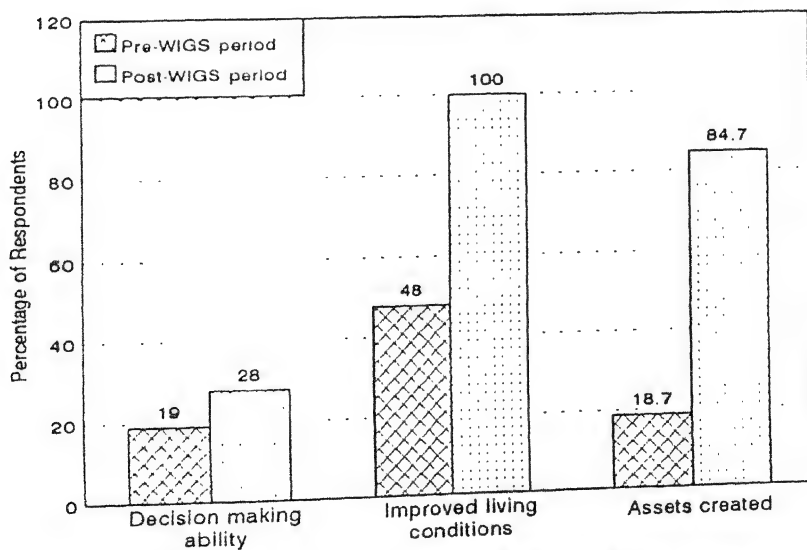


Fig.9: Pre-post life styles of WIGS beneficiaries

4.6 OPINIONS OF BENEFICIARIES TOWARDS DWCRA AND WIGS

The respondents' opinions about DWCRA and WIGS were collected on the aspects of training, loan component, facilities required and their problems.

4.6.1 Training Economic development programmes succeed to the extent to which those who implement them are well 'tuned' to the spirit of such programmes. It is necessary therefore, to inculcate the right opinion amongst the beneficiaries of such programmes, suitable training programmes should be designed.

Information was gathered from the respondents of two economic development intervention programmes viz DWCRA and WIGS, whether they had experienced any difficulties as beneficiaries during the training, and whether training was useful. The beneficiaries of agarabathi making (in DWCRA) i.e. 20 per cent of DWCRA respondents, who had undergone training for four days in their activity expressed their dissatisfaction towards the training they received. Besides giving them training in manufacturing the agarabathi, they hoped that they would get training also in procurement of raw material and in marketing the finished products which they did not receive.

All the beneficiaries of DWCRA and WIGS expressed that they need training not only for new trades but also for traditional trades, for procuring raw material,

marketing their products and to explore further finance. So, they need to be trained to be more effective in their activity and to tackle problems in their trade. This requires an 'empathy' on the part of the economic development programme functionaries to be able to see the problem of the beneficiary, as he/she sees them and to train them better. Vinze (1987) reported that training is very important for women to improve their skills and entrepreneurial characteristics.

Because of the inadequate training input majority of the women beneficiaries of DWCRA and WIGS did not acquire marketing skills. Sharma (1985) also stated that there were no training facilities for imparting skills in various trades in DWCRA at Cuddapah district. Hence it is essential to turn to the needs of beneficiaries to meet their requirements.

4.6.2 Loan component: Schemes meant for different target groups are mostly in the nature of financial assistance. However, finance is one of the important inputs of these schemes (Asthana, 1990). Hence supply of this input in right quantity and in right time facilitates the beneficiaries to sustain in their income generating activity.

Information was elicited whether they had any difficulty in getting loan under DWCRA and WIGS, whether they were satisfied with the amount given, and whether they experienced any difficulty in repaying the loan. The data in table 29 reveal that in DWCRA more than half (51.3 per cent) of the respondents had difficulty in getting

the loan when compared to the beneficiaries (14.7%) of WIGS. These beneficiaries of DWCRA and WIGS stated that they waited 6-12 months to get the loan, because the functionaries of the schemes stated that they needed more time to assess the character and ability of the women chosen as beneficiaries. Because the schemes did not want to advance the loans to the wrong persons who could be wasting the loan amount for unproductive purposes.

Table 29: Beneficiaries' opinions on loan component

Opinions on loan component	Per cent expression					
	DWCRA (n=150)		WIGS (n=150)		Total (n=300)	
	Yes	No	Yes	No	Yes	No
Difficulty in getting the loan	77 (51.3)	73 (48.7)	22 (14.7)	128 (85.3)	99 (33.0)	201 (67.0)
Problem in repaying the loan	28 (18.7)	122 (81.3)	24 (16.0)	126 (84.0)	52 (17.3)	248 (82.7)
Satisfaction with the loan amount	-	150 (100)	62 (41.3)	88 (58.7)	62 (20.7)	238 (79.3)

With regard to the problem in repaying the loan, only 18.7 per cent of DWCRA and 16 per cent of WIGS beneficiaries expressed that they found it difficult to repay the loan as they could not accumulate adequate savings to make the repayment of the loan on instalment basis. The results (Table 29) also revealed that 100 per cent of the DWCRA beneficiaries and 58.7 per cent of WIGS beneficiaries showed their dissatisfaction with the amount of loan given by DWCRA and WIGS schemes for their income generating activities. Manimekhala, Rajendran (1993) also

found in their study that the amount sanctioned under DWCRA was not sufficient. This was true, in DWCRA the beneficiaries were able to get only Rs. 500/- as their first instalment to start their income generating activity. Due to this they are borrowing money either from money lenders or from others in addition to the money that was given under DWCRA.

4.6.3 Income: When the beneficiaries of DWCRA and WIGS were asked whether they were satisfied with the income gained through their activity, 59.3 per cent of DWCRA and 68 per cent of WIGS beneficiaries expressed their satisfaction with their income as seen in table 30. And 40.7 per cent of DWCRA and 32 per cent of WIGS beneficiaries showed dissatisfaction with their income. The cause being lack of market facilities, and inability to generate more days of employment due to meagre financial assistance.

Table 30: Beneficiaries' opinions about their income

Satisfaction with the income	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Yes	89 (59.3)	102 (68.0)	191 (63.7)
No	61 (40.7)	48 (32.0)	109 (36.3)

Information as to how far these schemes were helpful to the needy, whether this economic programmes should be continued, whether the status of the beneficiaries had improved because of the involvement in the schemes and whether the respondents

were feeling secured after becoming the beneficiaries of DWCRA and WIGS was collected. Cent per cent of the beneficiaries of DWCRA and WIGS felt that the programmes were helpful to the needy, were wanting for the continuity of the programme as long as the need is felt. Thirty per cent of the women beneficiaries of DWCRA and WIGS had expressed that their status did not improve, as they failed to make some assets, but in their opinion, their living conditions (food, clothing) improved, 69.3 per cent of the DWCRA and WIGS beneficiaries stated that they got some sort of security through their earnings after joining in the schemes.

To create positive opinion among the beneficiaries of economic development interventions and for their sustenance in their income generating activity, considerable guidance from the functionaries of the developmental schemes is very much essential. When the respondents were asked whether they were satisfied with the guidance received by them from the personnel of DWCRA and WIGS, all the beneficiaries expressed their dissatisfaction. They reported that the frequency of the visits of the officials was negligible. They visited their work spot only once or some times twice in a month and also stated that they are not getting any guidance for procuring raw material and for marketing of their products. Though procuring raw material and marketing of the products for WIGS beneficiaries were relatively less difficult due to their engagement in service/trade sectors yet, they were dissatisfied with the project functionaries' guidance in this regard. The personnel of the DWCRA and WIGS schemes were bothered about the repayment of the loans rather than advising the

beneficiaries in their day to day income generating activities. Further the beneficiaries felt the higher-ups in these two schemes viz., DWCRA and WIGS could have interacted with them frequently but unfortunately they did not do it.

4.6.4 Problems and facilities: Information was elicited with regard to the problems they were facing and facilities that were required to carry out the trades effectively. The respondents' problems are recorded in table 31. Majority of the respondents (86 per cent) stated that they are facing problems like, inadequate finance as the main problem (70.7 per cent) followed by 33 per cent facing problems in procuring raw

Table 31: Problems of beneficiaries

Problems in terms of facilities available	Per cent expression		
	DWCRA (n=150)	WIGS (n=150)	Total (n=300)
Finance	150 (100.0)	62 (41.3)	212 (70.7)
Procuring raw material	90 (60.0)	9 (6.0)	99 (33.0)
Marketing	60 (40.0)	37 (24.7)	97 (32.3)
Accommodation	45 (30.0)	-	45 (15.0)

material. And the other problems expressed by the beneficiaries of DWCRA and WIGS are problems in marketing their products (32.3 per cent) and problem of accommodation (15 per cent) which they need to store their raw material and finished products. This problem was expressed entirely by the DWCRA beneficiaries. The problems outlined above were faced by a larger per cent by DWCRA beneficiaries

when compared to WIGS beneficiaries because the former are involved in production activities and need to purchase raw material in bulks, so to store their raw material and finished products they require accommodation. Sivasankaraiah and Ramappa (1993) reported the same problems in their study.

When the beneficiaries were enquired as to how far they were satisfied about the two schemes taking every thing into account, the data revealed that despite the problems of lack of adequate training, lack of interaction with higher-ups of the schemes and poor visits made by grass root workers, cent per cent of the beneficiaries expressed satisfaction with the working of these two schemes. It may look contradictory, but a closure examination of the thinking of the beneficiaries reveals that it is not. The beneficiaries were satisfied with the programme in the sense that the poor were able to get some financial facilities and also few steps have been taken for occupational mobility hoping that they would result in a better quality of life. Further the respondents made suggestions that the programme could have had better impact on the families of women beneficiaries, if the amount of financial assistance was in proportion to the capital investment of the respective trades.

4.6.5 Crossbreak analysis of beneficiaries' opinions: The data related to opinions of beneficiaries of DWCRA and WIGS were subjected to cross-break analysis to see the relationship between variables and are presented in tables 32 and 33.

All the beneficiaries of DWCRA and WIGS belonging to 3 age groups (upto 30 years, 31-40 years and 41 and above) had expressed that they need training in their trades to improve their entrepreneurial performance. Irrespective of their educational qualification, years of experience in activity, family income, place of start-up, quantity of financial assistance received, training, exposure and privileges they received all the beneficiaries stated that they need training. It indicates that the beneficiaries of DWCRA and WIGS recognised the need for training to improve their efficiency in their income generating activities.

In the age groups of upto 30 years and 31 to 40 years, 39.6 and 54.6 per cent of the respondents respectively, expressed that they faced difficulty in getting the loan and in the age group of 41 and above years all the beneficiaries had no difficulty in getting the loan. It shows that in advancing loans, the schemes seem to have a different approach for higher age groups which is considered to mean longer period of experience. Though the personnel of both the schemes were not able to explain clearly their differential attitude, it appears as though these people have put more trust on the elderly than on the younger ones. The trust placed on this elderly group by the personnel seems to have proved correct as nearly 99.04 per cent of them repayed their loan instalments without any difficulty. Repayment of loan without any difficulty also indicates, the beneficiaries' efficiency in accumulating savings through their income generating activity.

Overall, while examining the impact of literacy most of the respondents (68.3 per cent) were illiterates. Thirty seven per cent of the respondents faced difficulty in getting the loan among the illiterates, and so did 25.8 per cent among the beneficiaries who studied upto primary level. All the respondents who got education upto secondary level did not face any problem in getting the loan. It can be concluded that whatever may be the literacy level, it has very little impact on getting. Irrespective of the literacy status, majority of the beneficiaries did not have any difficulty in loan repayment.

Among the respondents who had joined in the schemes 3 years ago, 55.5 per cent of them stated that they faced difficulty in getting the loan but surprisingly 80.3 per cent of the respondents had no difficulty in repaying the loan. Only 19.7 per cent among the beneficiaries who had joined 3 years ago and 15.3 per cent, who joined 6 years ago had difficulty in repaying the loan. The 55.5 per cent of the beneficiaries who had difficulty in getting the loan were below 40 years age. It can also be concluded that length of experience in the income generating activity did not have much impact on getting and repaying loans.

Coming to the impact of place of start up income generating activity in getting and repaying loan, majority of the rural beneficiaries (73.3 per cent) expressed difficulty in getting the loan. All these rural beneficiaries are from DWCRA scheme. In repaying the loan, only 26.7 per cent among rural and 12.1 per cent urban

beneficiaries had difficulty. Despite the delay and difficulty in receiving loans, after receiving them these beneficiaries seem to have utilized the loans in the best possible manner and so they were able to repay them without any difficulty. It is clearly evident from the discussion that 73.3 per cent of rural and 87.9 per cent urban beneficiaries succeeded in repaying the loan without any difficulty. Hence, the impact of place of start up was negligible in case of repayment of loan

It is evident from the data (table 32) that, though the financial assistance provided was meagre during start-up in both the schemes (Rs.500-1000/-) it did not have much impact in getting and repaying the loan. Only 31.4 per cent and 35.7 per cent among the respondents who received financial assistance, Rs. 500 and Rs. 501-1000/- respectively expressed difficulty in getting the loan, 15.1 per cent and 20.9 per cent of the respondents in the above mentioned groups in that order had difficulty in repaying the loan. Cent per cent of the trained beneficiaries had no difficulty in getting the loan. In repaying the loan, 63.3 per cent of them reported difficulty. Among the remaining respondents who did not undergo any training majority of them (63.3 per cent) had no difficulty in getting the loan and 87.8 per cent of the untrained beneficiaries also had no difficulty in repaying the loan. This indicates that training was helpful only to get timely loan in case of trained beneficiaries and it has no effect on repayment of loan.

A perusal of the data in table 32 also indicates that among the respondents who got some sort of exposure in their income generating activity, 40.8 per cent of them stated that they faced difficulty in getting the loan and 59.2 per cent did not. But surprisingly among the respondents who did not have any exposure to their income generating activity, majority of them (70.8 per cent) had no difficulty in getting the loan. In repayment of loan also 76.5 per cent of beneficiaries who got exposure in their income generating activity and 80.7 per cent of the beneficiaries who did not have any exposure had no difficulty in repaying the loan. Hence it can be noted here, that exposure in income generating activity did not play any role in the present study to get loan and to repay it.

An observation of impact of privileges provided by the schemes DWCRA and WIGS indicate that cent per cent of the beneficiaries who got privilege of additional financial assistance had no difficulty in getting the loan, but with regard to the difficulty in repaying the loan, the respondents who got privileges they were almost equally divided in their opinions (i.e. 47.4 per cent and 52.6 per cent). Among the respondents who did not get any privilege through the schemes, majority of them i.e. 65.6 per cent and 83.2 per cent stated they had no difficulty in getting and repaying the loan respectively.

It is also evident from the data in table 32 that with regard to the beneficiaries' satisfaction with the amount of loan given, irrespective of their age,

education, years of experience, family income, financial assistance, training, exposure and privileges received, majority of the beneficiaries (figures indicated in the table) of DWCRA and WIGS expressed their dissatisfaction. But in case of beneficiaries who got privilege of additional financial assistance majority of them (92.1 per cent) were satisfied with the amount of loan given. This is definitely due to the more financial assistance given to them.

An observation of impact of variables presented in tables 32 and 33 on opinions of beneficiaries towards their income, helpfulness of DWCRA and WIGS to the needy and continuation of schemes, improvement in quality of life and feeling of security in life revealed that among the beneficiaries above 40 years of age, 85.6 per cent of them were satisfied with their income compared to other two groups. Satisfaction with the income gained through their income generating activity was high among the beneficiaries who were involved for many years in the activity and who received financial assistance between Rs. 501- 1000/- during startup of their activity. The percent of beneficiaries satisfied was more in income levels ranging from Rs.1001-2000 (63 per cent) and above Rs. 2000/- (76 per cent). This trend was also observed in the impact of family income on improvement of quality of life among the beneficiaries in the two schemes. Since the family income had improved due to the schemes' interventions, the beneficiaries also stated that they felt more secured in their lives. It is also evident from the table that training and exposure inputs provided by the developmental schemes have no much impact in enhancing the beneficiaries'

income, which gives them satisfaction. Among the beneficiaries who got additional financial assistance as privilege, majority (78.9 per cent) of them were satisfied with their income, because the additional financial assistance generated more employment of days to earn a satisfactory level of income.

All the beneficiaries irrespective of their age, education, years of experience, family income, place of start-up, financial assistance, training, exposure and privileges received stated that these schemes are helpful to the needy and they wanted to continue these economic interventions as long as possible. It is interesting to note that though the inputs provided by the schemes are inadequate, yet beneficiaries have positive opinion towards these economic programmes, due to the benefit they would be deriving from the cash loans when they were in dire need of it.

Among the beneficiaries in all the 3 age groups, majority of them (i.e. 45.3, 62.2 and 93.3 per cents) stated that there was improvement in their quality of life after joining in the DW CRA and WIGS schemes. Irrespective of their literacy standards also, most of them as shown in table 33 reported positive opinion with regard to the improvement of their quality of life. But among the beneficiaries who joined the schemes 3 years ago, more than half (53.3 per cent) of them stated their quality of life did not improve much due to lack of permanent assets. Among the respondents who joined the schemes 4-6 years ago, only 10.4 per cent were dissatisfied with their quality of life. It shows that many years in income generating activity provided these beneficiaries with some permanent assets and also improvement

in their quality of life. This included the beneficiaries who joined the DWCRA scheme 3 years ago. The DWCRA scheme was implemented two years after the WIGS implementation. So these beneficiaries need more time to improve their quality of life and for making permanent assets.

Beneficiaries coming from urban areas when compared to those from rural areas expressed that their quality of life had improved after they were involved in these economic interventions. The difference between the two groups may be due to the difference in conceptualizing the ideas of quality of life itself, while the urban people in general have some crude yardsticks to measure the quality of life, the rural people probably had no such yardsticks except in the case of shelter and food. Secondly, the urban beneficiaries had more scope and choice in utilizing the loans, for income generation than the rural beneficiaries and this difference may also have had its impact in determining the quality of life between the two groups. Further, majority of the urban beneficiaries had joined the schemes 6 years ago and are engaged in petty trades which generate day to day income and they are clearly aware of the quantum of the daily income which could be accumulated over a period of time and used for creating assets as well as for improving the quality of life. Among the beneficiaries who received financial assistance upto Rs. 500/- and Rs. 501-1000/-, majority of them i.e., 61.1 per cent and 75.7 per cent respectively showed satisfaction with regard to their improved quality of life. This means, the beneficiaries had utilized the meagre loan amounts in a better way to improve their living standards and their quality of life.

Table 32: Cross-break analysis of beneficiaries' opinions

S.No.	Variables	Need more training		Difficulty in getting loan		Difficulty in repaying the loan		Satisfaction with the loan		Satisfaction with the income	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
A.	Age										
	Upto 30 yrs (53)	53 (100)	-	21 (39.6)	32 (60.4)	31 (58.5)	22 (41.5)	24 (45.3)	29 (54.7)	21 (39.6)	32 (60.4)
	31-40 yrs (143)	143 (100)	-	78 (54.6)	65 (45.4)	20 (14)	123 (86)	18 (12.6)	125 (87.4)	81 (56.6)	62 (43.4)
	41 and above yrs (104)	140 (100)	-	-	104 (100)	1 (0.96)	103 (99.04)	20 (19.2)	84 (80.8)	89 (85.6)	15 (14.4)
B.	Educational qualification										
	Illiterates (205)	205 (100)	-	76 (37.1)	120 (62.9)	22 (10.7)	183 (89.3)	41 (20)	164 (80)	145 (70.7)	60 (29.3)
	Primary (89)	89 (100)	-	23 (25.8)	66 (74.2)	24 (27)	65 (73)	21 (23.6)	68 (76.4)	44 (49.4)	45 (50.6)
	Secondary (6)	6 (100)	-	-	6 (100)	6 (100)	-	-	-	2 (33.3)	4 (66.7)
C.	Years in activity										
	1-3 yrs (137)	137 (100)	-	76 (55.5)	61 (44.5)	27 (19.7)	110 (80.3)	22 (16.1)	115 (83.9)	58 (42.3)	79 (57.7)
	4-6 yrs (163)	163 (100)	-	23 (14.1)	140 (85.9)	25 (15.3)	138 (84.7)	40 (24.5)	123 (75.5)	133 (81.6)	30 (18.4)

Table 33: Cross-break analysis of beneficiaries' opinions

S.No.	Variables	Schemes reaching the needy		Schemes should be continued		Improvement in quality of life		Secured in life of life		Satisfaction with the guidance		problems	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
A.	Age												
	Upto 30 yrs (53)	53 (100)	-	53 (100)	-	24 (45.3)	29 (54.7)	35 (66)	18 (34)	-	53 (100)	38 (71.7)	15 (28.3)
	31-40 yrs (143)	143 (100)	-	143 (100)	-	89 (62.2)	54 (37.8)	109 (76.2)	34 (23.8)	-	143 (100)	129 (90.2)	14 (9.8)
	41 and above yrs (104)	104 (100)	-	104 (100)	-	97 (93.3)	7 (6.7)	64 (61.5)	40 (38.5)	-	104 (100)	91 (87.5)	13 (12.5)
B.	Educational qualification												
	Illiterates (205)	205 (100)	-	205 (100)	-	147 (71.7)	58 (28.3)	145 (70.7)	60 (29.3)	-	205 (100)	179 (87.3)	26 (12.7)
	Primary (89)	89 (100)	-	89 (100)	-	59 (66.3)	30 (33.7)	57 (64)	32 (36)	-	89 (100)	76 (85.4)	13 (14.6)
	Secondary (6)	6 (100)	-	6 (100)	-	4 (66.7)	2 (33.3)	6 (100)	-	-	6 (100)	3 (50)	3 (50)
C.	Years in activity												
	1-3 yrs (137)	137 (100)	-	137 (100)	-	64 (46.7)	73 (53.3)	69 (50.4)	68 (49.6)	-	137 (100)	128 (93.4)	9 (6.6)
	4-6 yrs (163)	163 (100)	-	163 (100)	-	146 (89.6)	17 (10.4)	139 (85.3)	24 (14.7)	-	163 (100)	130 (79.8)	33 (20.2)

In case of trained beneficiaries, majority of the beneficiaries (70 per cent) had no improvement in their quality of life compared to untrained beneficiaries. Among untrained beneficiaries, 74.4 per cent had improved their quality of life through their income generating activity. A closure observation of these trained beneficiaries disclosed that these people are involved in production activity (i.e. agarabathi making) in which they are facing problems of procuring raw material and marketing of the finished product which in turn reflects on their earnings. This is the reason for their failure in improving their quality of life.

Among the beneficiaries who got exposure in their income generating activity, 59.2 per cent and 75.3 per cent of the beneficiaries who had no exposure in their income generating activity, stated that there is improvement in their quality of life. Hence, exposure in income generating has little impact on beneficiaries in improving their quality of life.

Around three fourths (78.9 per cent) of the beneficiaries who got privilege of additional financial assistance improved their quality of life. This can be attributed to the more financial assistance they received. Though the remaining beneficiaries did not get any privilege, 68.7 per cent of them succeeded in improving their quality of life with their efficiency in income generating activity.

Majority of the beneficiaries of DWCRA and WIGS as shown in the table 33, irrespective of their age, education, years of experience, family income, place of start

up, financial assistance, training, exposure and privileges received stated that they got some feeling of security in life after joining in these two economic interventions. It is due to the steady income gained through their income generating activities, which improved their standard of living and quality of life. But only in case of trained beneficiaries, 80 per cent of them were insecure due to their raw material and marketing problem as stated earlier. Due to these problems they are unable to generate considerable income to improve their quality of life.

All the beneficiaries of DWCRA and WIGS complained that they did not get considerable guidance from the two project personnel. This affected their effective functioning in the field of income generation. This was true for all the beneficiaries irrespective of their age, education, years of experience, family income, place of start-up financial assistance, training, exposure and privileges they received. Consequently the beneficiaries were unable to generate more income.

A glance of the data with respect to the problems of beneficiaries presented in table 33 indicated that irrespective of their age, education, years of experience, family income, place of start-up and the inputs received by them from schemes, majority of them (figures indicated in table 33) faced problems. The main reasons for this were inadequate inputs provided by the two economic interventions and lack of considerable guidance by the programme functionaries.

4.7 AWARENESS OF AND OPINIONS OF PROGRAMME FUNCTIONARIES TOWARDS DWCRA AND WIGS

Any evaluation of an economic developmental programme consists of two aspects. They are looking into the benefits derived by the target group and modus operandi of the programmes as well as functioning of its personnel in the process of implementing the programmes. Hence in this section an attempt is made to study the 39 programme functionaries working in DWCRA (33) and WIGS (6), with respect to their background, their awareness and opinions towards the developmental programmes and their problems.

4.7.1 Background information of DWCRA and WIGS functionaries: The following table 34 shows the distribution of the respondents according to their age, education, length of service and training received. It is seen from the data in table 34 that 53.8 percent of the respondents were below 35 years age group and 46.2 percent of them were above 35 yrs age. More than half of them are young women and they might be more amenable for training to experiment new ideas and strategies.

Majority (59 per cent) of the respondents were educated only upto intermediate. A possible reason could be due to the respondents having been asked by their parents to stop studies, due to economic reasons and they must have opted for a job to help the family.

Table 34: Distribution of programme functionaries according to age, educational qualification, length of service and training

S No	Details	Per cent expression		
		DWCRA (n=33)	WIGS (n=6)	Total (n=39)
A	Age			
	Upto 35 Yrs	18 (54.6)	3 (50)	21 (53.8)
	Above 35 Yrs	15 (45.4)	3 (50)	18 (46.2)
B	Education			
	Upto intermediate	23 (69.7)	-(0)	23 (59)
	Graduation	7 (21.2)	4 (66.7)	11 (28.2)
	Post graduation	3 (9.1)	2 (33.3)	5 (12.8)
C	Length of service			
	Upto 15 Yrs	26 (78.8)	6 (100)	32 (82.1)
	Above 15 Yrs	7 (21.2)	- (0)	7 (17.9)
D	Training			
	Trained	14 (42.4)	5 (83.3)	19 (48.7)
	Untrained	19 (57.6)	1 (16.7)	20 (51.3)

Length of service depends upon the age of entry into the job. The results revealed that a high per cent (82.1) of the programme functionaries had service upto 15 years followed by 17.9 percent of the project staff put in above 15 years of service.

Training is an important aspect and it plays a vital role for the successful implementation of any developmental programme. Without training, the potentialities of the personnel could not be harnessed and as a result their competency in giving assistance as well as guidance to the beneficiaries will be crippled and as such the service delivery system will become defective. Thus in every programme, the emphasis should be made both on pre-service and in-service training.

This aspect of training consisted of 4 components, whether the project staff attended any training programme, if so the nature of training, duration and contents of the training. The information elicited from DWCRA and WIGS personnel revealed that totally 48.7 per cent were trained, and the details of their training as described by them are presented in the following sections.

DWCRA functionaries . Assistant project officer attended 15 days training at Home Science College, APAU, Hyderabad on "Orientation training for DWCRA staff" and also one day work shop at DRDA, Chittoor, Women Extension Functionaries (12 in number) attended one training programme of 10 days conducted by Home Science College, Hyderabad on roles and responsibilities of women Extension Functionaries and another training programme for 3 days at DRDA, Chittoor, on "How to implement DWCRA effectively". Some of these women Extension Functionaries (3 members) also stated that, they attended 15 day training programme at NIRD, Hyderabad, on "A course of DWCRA", 51.3 percent of the project staff didn't undergo any special training. But all the functionaries of DWCRA stated that before

joining in the service, they attended an orientation programme on their roles and responsibilities in general.

WIGS functionaries : Among the 6 WIGS functionaries, 4 of them attended a 3 day training programme on "Training of Trainers" conducted by Gnanamitra an NGO at Punganur, Chittoor district, A.P. Three members attended one week training programme in Kolar, Karnataka, on "How to form thrift groups" organised by MYRADA project and another training programme on "Training of Trainers" at SPARC organisation, Pune.

4.7.2 Awareness of DWCRA and WIGS functionaries about the scheme:

Information was elicited from the project staff of DWCRA and WIGS on their knowledge about their respective schemes. The items included in the probe were, the objectives of DWCRA and WIGS as perceived by them, the activities implemented under the schemes in which they are employed, who provides finances for the activities of the schemes, and who manages the overall implementation of DWCRA and WIGS. All these questions were open ended questions. Cent percent of the DWCRA and WIGS functionaries understood that, both the programmes were started to uplift the women by providing gainful employment, to help the women to acquire new skills and to start self employment and also to improve their family's economic and health status.

When the functionaries of DWCRA were questioned about the activities implemented by DWCRA, all of them listed the income generating activities implemented, like - Bamboobasket making, Agarbathi making, Beedi making, Tunga mat weaving, Lamb rearing etc and also stated about the immunization programme, because immunizing the children and pregnant women is also an important objective of DWCRA. WIGS functionaries also stated the different economic activities implemented under WIGS (Petty shops, tea stall etc) and also briefed about other activities of it's parent body RASS, like immunization programme, rehabilitation programme for mentally retarded children and welfare of the aged people.

When the project functionaries were asked "who provides finance for implementation of DWCRA and WIGS activities", all the project staff said that the finances to DWCRA programme were provided by the central and state government and UNICEF. All the WIGS functionaries said that, Rastriya Mahila Kosh and NABARD are providing financial assistance to WIGS.

Further enquiry was made about the management and the overall implementation of the programme, 93.9 percent of the DWCRA project personnel stated that Project Director would be looking after the overall implementation of the programme where as 6.1 percent of them had informed that the Department of Rural Development would be looking after the overall implementation of the project. Among the WIGS personnel, all of them (100 per cent) had informed that the

Secretary of the RASS, under which WIGS is being implemented would be looking after the overall implementation of the programme.

Information was elicited on the roles of project staff, like whether the project staff knew the role played by each of them, how often they meet their higher authorities and discuss the issues concerning implementation of programmes, how often the senior officials collect the information about the scheme from the grass root functionaries, and at what intervals and what type of information is sent by the grass root level workers to the superior officials. All the functionaries of DWCRA and WIGS revealed that roles played by all the project staff were well known to each one and their contacts with one another were cordial. It is observed that the superior officials of both the schemes i.e., DWCRA and WIGS collect information from the grass root functionaries and also from APO (DWCRA) and FTO and PE (WIGS) once in a month on working of the groups, the money distributed to each beneficiary, the problems faced by the beneficiaries and vice versa. APO in DWCRA and PE in WIGS, collect information about the implementation of the schemes and problems from the grass root level workers once in a week.

Notwithstanding the differences in the age, education, length of service and training the awareness of the programme objectives, about the activities implemented under the schemes, funding pattern and overall implementation of the programmes, among the personnel of DWCRA and WIGS was good (>90 per cent). This may have

been due to the orientation training they received from the concerned organisations in which they are employed before joining the service.

4.7.3 Opinions of Programme Functionaries' towards DWCRA and WIGS:

When DWCRA and WIGS functionaries who underwent training were asked whether they are satisfied with the given training, all the 48.7 percent of the functionaries who had undergone training were not satisfied with the training programme. According to them, the training was cursory and knowledge imparted stressed only the aspects of their role and the responsibilities they had to carry out. All of them felt that the scope of the training programme could be broadened by including items like how to motivate the women to take income generating activities and also some knowledge in accountancy to teach beneficiaries in maintaining their records.

Further enquiry was made whether these functionaries had experienced any difficulty in undergoing training, none of them expressed any difficulty in undergoing training. A high percent (69.2 per cent) of the DWCRA and WIGS functionaries, irrespective of their age, education, length of service and training received, felt that training was necessary to discharge their duties efficiently. The trainers in this instance, the project functionaries didn't however express the scheme beneficiaries' training requirements. Probably this was due to less interactions between the project functionaries and scheme beneficiaries. The data in table 35 bears out the validity of the points made in the preceding paragraph.

Table 35: Opinions of programme functionaries' on need for training as per their social characteristics

S.No.	Details	Per cent expression		χ^2 value
		Yes	No	
A	Age Upto 35 yrs (21) Above 35 yrs (18)	16 (76.2) 11 (61.1)	5 (23.8) 7 (38.9)	1.03 [@]
B	Education Below graduation (23) Graduation & above (16)	18 (78.3) 9 (56.3)	5 (21.7) 7 (43.7)	2.15 [@]
C	Length of Service Upto 15 yrs (32) Above 15 yrs (7)	21 (65.6) 6 (85.7)	11 (34.4) 1 (14.3)	1.08 [@]
D	Training Trained (19) Untrained (20)	13 (68.4) 14 (70)	6 (31.6) 6 (30)	0.012 [@]

[@]Not significant

Further information was elicited from the functionaries of DWCRA and WIGS, with respect to their frequency of visits to their workspot to guide and see the problems of the beneficiaries; they stated that they visit the workspots once or twice in a month and sometimes more than twice to some places, where the beneficiaries were not functioning to the satisfaction. The personnel themselves felt the frequency of their contacts with the beneficiaries was inadequate to really understand the problems of the beneficiaries and also to provide solutions. The DWCRA personnel also stated that, as each employee is incharge of 10-12 villages and it was not possible to have frequent contacts with the beneficiaries, it's time consuming and

involves lot of travel. Further, these personnel were given additional charge of other villages due to shortage of personnel.

The reason given by the WIGS personnel for their few and far in between visits, was that they had only a few hours time to carry on these visits because they had to necessarily attend administrative work in the office every forenoon. The higher ups instructed the personnel to provide guidance to the beneficiaries who visit the office in the morning, but it rarely happens.

By and large, 84.6 percent of the DWCRA and WIGS personnel had expressed the satisfaction over the income gained by the beneficiaries because they felt that though the quantity of income was not high, the beneficiaries succeeded in supplementing additional income to their families (Table 36). This satisfaction among

Table 36 : Opinion about the beneficiaries' income

Satisfaction with beneficiaries income	Per cent expression		Total (n=39)
	DWCRA	WIGS	
Yes	27(81.8)	6(100)	33(84.6)
No	6(18.2)	-(0)	6(15.4)

WIGS personnel was more because the activities taken up by WIGS beneficiaries are economically more viable than the DWCRA activities. This fact too was borne out by the discussion made earlier. On the whole, the programme functionaries of DWCRA and WIGS, irrespective of their education, length of service and training

received were satisfied with the beneficiaries enhanced economic status (evident from Table 37).

Table 37: Opinions of programme functionaries on beneficiaries' income as per their social characteristics

S.No.	Details	Per cent expression		χ^2 value
		Yes	No	
A	Education			
	Below graduation (23)	18 (78.3)	5 (21.7)	1.74@
	Graduation & above (16)	15 (93.8)	1 (6.2)	
B	Length of Service			
	Upto 15 yrs (32)	28 (87.5)	4 (12.5)	1.12@
	Above 15 yrs (7)	5 (71.4)	2 (28.6)	
C	Training			
	Trained (19)	14 (73.7)	5 (26.3)	0.668@
	Untrained (20)	19 (95)	1 (5)	

@Not significant

When DWCRA and WIGS personnel were asked about the support they got from local leaders and agencies, 76.9 percent of the functionaries had no problem with local leaders and agencies. The remaining (mainly stated that they faced few problems with the local leaders particularly while selecting the beneficiaries, the local leaders were biased in recommending beneficiaries. When the impact of variables like age, education, length of service and training had been

observed on satisfaction of personnel with the support they are getting from local leaders and agencies, the χ^2 values in the table 38 indicate that, though the personnel age, educational levels and length of service varies majority of them had satisfaction with the support they are getting from the local leaders and agencies, the trained and untrained personnel also had the satisfaction with the support of local leaders and agencies.

Table 38: Opinions of programme functionaries' on support systems as per their social characteristics

S.No.	Details	Per cent expression		χ^2 value
		Yes	No	
A	Age			
	Upto 35 yrs (21)	18 (85.7)	3 (14.3)	1.99@
	Above 35 yrs (18)	12 (66.7)	6 (33.3)	
B	Education			
	Below graduation (23)	19 (82.6)	4 (17.4)	1.02@
	Graduation & above (16)	11 (68.7)	5 (31.3)	
C	Length of Service			
	Upto 15 yrs (32)	26 (81.3)	6 (18.7)	1.87@
	Above 15 yrs (7)	4 (57.1)	3 (42.9)	
D	Training			
	Trained (19)	17 (89.5)	2 (10.5)	3.28@
	Untrained (20)	13 (65)	7 (35)	

@Not significant

Totally the DWCRA and WIGS functionaries stated that these programmes were reaching all the needy, as these are aimed at uplifting the needy and poor women. Majority of the personnel (82.1 per cent) of DWCRA and WIGS were also satisfied with these interventions for women's economic development. According to them, though no beneficiary could be said to be getting substantial incomes from their activities which would provide them luxurious life, still they were getting considerable income to meet their daily necessities of life.

Malyadri (1985), Jyothi Rani and Prabhakar (1990) also stated in their studies, the IRDP and dairying scheme decreased the number of people below the poverty line and improved their consumption levels also.

The remaining 17.9 percent of personnel were dissatisfied with the functioning of these programmes. They felt that the inputs of the programmes, like financial assistance, training, exposure, privileges should be strengthened to motivate beneficiaries to become efficient in their field of activity.

4.7.4 Problems of Programme functionaries: Any person involved in income generating programmes is likely to face many problems and constraints. It is a challenging responsibility to every employee to acquaint themselves with all the families of the village, learn their needs and capabilities and to motivate them to take up income generating activities. The functionaries must be resourceful enough to tackle the beneficiaries. No doubt they have to face certain problems in discharging

their duties. The type of problems expressed by the programme functionaries,

g. the extension.

Per cent expression

1.	Heavy work load	100
2.	Poor transport facilities	100
3.	Inadequate T A	100
4.	High transportation charges	87.2
5.	Identification of beneficiaries	84.6
6.	Formation of group	76.9
7.	Suggesting of economically viable trade	69.2
8.	Marketing	64.1
9.	Identification of group leaders	59
10.	Political interference	23.1

All the functionaries of DWCRA and WIGS stated that heavy work load does not permit them to concentrate more on their extension work. The heavy work load may be explained as being due to limited staff, great distances to be covered for the field work and administrative work. Hence the programme functionaries were often unable to meet the time targets. This could possibly be remedied by increasing the number of staff which in turn reduces the distance to be covered by each of the employee. Another problem stated by all DWCRA functionaries was poor transport facilities, due to uncertainty regarding the availability of public transport and irregular timings of the public transport and unscheduled stops to accommodate passengers.

As the distance to be covered to carry out the field work was quite vast, all the programme functionaries felt that the travelling allowance sanctioned for them was inadequate to meet their commutation expenses. This problem was further aggravated as certain villages or places required more number of visits than scheduled. The WIGS personnel working in the urban area i.e., Tirupati, a pilgrim centre, stated that the transport charges were very high. This forced them to walk long distances which was time consuming.

One of the difficult problems faced by 84.6 percent of personnel of DWCRA and WIGS was in identifying the beneficiaries, who were unknown to them. Despite many enquiries and precautions taken in beneficiaries' selection, in few cases, the beneficiaries proved unreliable, some misused the loan amount, few lacked motivation.

Another problem stated by 76.9 percent of the programme functionaries of DWCRA and WIGS was to bring the beneficiaries into a group. Since the beneficiaries belonged to a village or a street in a given area, they have their own internal politics and animosities. This made co-operation among the group members difficult.

According to programme functionaries (69.2 per cent) in many cases, they were unable to suggest economically viable income generating activities because of the inherent limitations among the selected beneficiaries. For eg., many of the beneficiaries are unwilling to experiment with new income generating activities other

than those in which they have some knowledge and experience. Because of this limitation, the project personnel restricted their advice and suggestions mostly to traditional type of income generating activities.

According to 64.1 percent of DWCRA personnel, non-availability of quality products by beneficiaries prevented them in advising the beneficiaries with the marketing aspects of the products.

Further identification of group leaders is also one of the major problems of 59 percent of programme functionaries. Some politics and animosities and personal likes and dislikes came into play. Further, since the group leader was entrusted with the maintenance of the group savings account and dealt with financial matter, she always became suspect in the eyes of the other members. This might be due to lack of mutual trust in the society.

Political interference was also one of the problems faced by 23.1 percent of programme functionaries (from DWCRA). The local politicians exercise a great influence in the distribution of loans and coerce the programme functionaries to arrange loans for people favoured by them.

Hence it is seen from the present study that for an individual to function effectively in any developmental programme, there is a need to take into consideration the various influences. Environmental influence has a predominant role to play in the job performance of the individual concerned. There is a need for counselling the

programme functionaries to get rid of impediments which affect job performance, improved organizational set-up and co-operation from the people with whom the extension worker works, also helps to improve job performance and to reduce stress. When DW CRA and WIGS functionaries were asked for suggestions for improvement of the programme, they are as follows:

	Per cent expression
1. Filling of vacant posts	100
2. Provision of transportation facilities	100
3. Enhancement of T.A.	100
4. Periodic training programmes	100
5. Due recognition by higher ups regarding the work output of the functionaries through cash incentives	84.6
6. Recruitment of additional staff	82.1
7. Enhancement of beneficiary loan	76.9

4.7.5 Identification of problems in the modus-operandi of schemes and suggestive alternatives by the researcher

From the delineation of problems and possible solutions in the table 39, the researcher feels that one overriding requirement of both beneficiaries and functionaries was that of 'training needs'. As reiterated earlier and at the cost of sounding redundant, the researcher is compelled to emphasize on the inadequacy of training which goes into the operation of the schemes by the functionaries as also the benefitters of the scheme. Training components should include:

Table 39 : Problems of beneficiaries and functionaries and possible solutions to the problems

S.No	Problems	Possible Solutions
A. 1.	Beneficiaries Finance	<ul style="list-style-type: none"> • Timely credit availability through schemes • Providing more credit to the potential candidates • Single window systems in banks to provide credit to poor women
2.	Procuring raw material	<ul style="list-style-type: none"> • Information systems through cells to provide information on sources of raw material • Bulk provision of raw materials through schemes at whole sale price to beneficiary • Purchase of raw material through groups for individuals
3.	Marketing	<ul style="list-style-type: none"> • A provision through the schemes for retail outlet of beneficiary products. • Elimination of middlemen to provide profit directly to the beneficiaries.
4.	Accommodation	<ul style="list-style-type: none"> • Availability of storage space for stocking raw material could be ensured by the scheme functionaries at a subsidized cost. • Construction of a common godown for stocking of finished products at a nominal price for the beneficiaries • Rented spaces at places closeby to beneficiaries work spots for storing raw material as also to provide space for finished products.
B. 1	Scheme Functionaries Heavy work load	<ul style="list-style-type: none"> • Recruiting more staff • Increased working hours with additional financial incentives such as overtime • Working in shift systems

S.No	Problems	Possible Solutions
2.	Poor transport facilities	<ul style="list-style-type: none"> • Providing the vehicle facility depending upon the urgency • Providing two wheeler transport
3.	Inadequate T.A	<ul style="list-style-type: none"> • Providing adequate T.A • Timely sanction of T.A well in advance by the concerned officials
4.	Identification of beneficiaries	<ul style="list-style-type: none"> • Selection of beneficiaries should be based entirely on the objective identification by the scheme functionaries in collaboration with district officials. • Potential beneficiaries should be identified through local women's clubs and other N.G.O's. • Training should be provided for an objective identification and selection of beneficiaries for the scheme functionaries.
5.	Formation of group	<ul style="list-style-type: none"> • Establishment of good rapport through frequent visits. • Building trust among them through intragroup exercises.
6.	Suggesting economically viable trade	<ul style="list-style-type: none"> • Functionaries should first enhance their knowledge about the available and suitable trades to help the beneficiaries. • Exploring market potential of identified trade and services by the functionaries. • Improvement of persuasion skills of functionaries through appropriate techniques
7.	Marketing	<ul style="list-style-type: none"> • Functionaries should ensure that a minimal level of quality should be maintained in the products which beneficiaries wish to market.
8.	Identification of group leaders	<ul style="list-style-type: none"> • Potential group leaders should be identified and given requisite training to help them function as 'true' leaders. • Functionaries should make consistent efforts to find a consensus candidate as group leader
9.	Political interference	<ul style="list-style-type: none"> • Objective selection of beneficiaries to be made by a committee comprising of district and scheme functionaries

1. An orientation towards the scheme objectives so as to provide a comprehensive understanding of the scheme philosophy.
2. Reflection of the felt needs of the beneficiaries.
3. Appropriate guidance and counselling to enable both functionaries and beneficiaries in taking advantage of the schemes.
4. Developing mentoring facility with the successful beneficiaries for the aspiring entrepreneurs.
5. A monitoring component to ensure that the learnings from the trainings are implemented by both functionaries and beneficiaries.
6. Creation of entrepreneurial spirit among the beneficiaries to give them financial stability which would in turn motivate them to continue and diversify the activity.
7. Exposure to similar schemes being operated elsewhere would also provide inspiration to the functionaries and beneficiaries to work better.
8. Creation of networks among the beneficiaries across the areas and schemes.
9. Provision of incentives both in cash or kind to functionary and beneficiary would also lead to effective implementation of the schemes.
10. Provision of a common forum for exchange of news, views and sharing of experiences among beneficiaries and functionaries is imperative.

Thus a perusal of the issues highlighted in the table 39 and the training components clearly established the fact that a successful or unsuccessful outcome of a scheme for both functionaries and beneficiaries is a direct product of the environment. The working environment, the social, economic and cultural influences have a direct bearing on the use or abuse of a scheme. Therefore any scheme would require a careful study of the ground situation before it is operationalised.

4.8 EVALUATION OF THE ENTREPRENEURIAL ACTIVITY MODEL THROUGH CASE-STUDIES

Evaluation is inevitable in any scheme of activity which is oriented towards development and progress. For entrepreneurial activities, evaluation becomes a critical component which could make or mar the enterprise. In the model presented in the chapter on methodology, evaluation comprised of both input and process and resulted in outcomes.

A perusal of the DWCR and WIGS schemes beneficiaries' entrepreneurial status, income and employment generation, knowledge of related schemes, assets formulation and opinions clearly established a basic need for top priority to input and process evaluations, to have higher returns for the beneficiaries.

The model can best be explained by taking the case of Rajamma. Rajamma has been in the income generating activity for the past 6 years. She belongs to a low socio economic group and is the sole bread winner of her family which has four dependents. She has been engaged in selling casual footwear, which has really not improved her economic condition substantially. While she has gained economic

independence, an input evaluation of her business venture showed that she has the entrepreneurial spirit. However budget, in terms of working capital investment, orientation with reference to types of foot wear, targetting groups and establishing a network of customers were lacking. One possible reason for this is the limited exposure Rajamma had due to her inability to encash on existing societal resources and privileges.

On the other hand, process evaluation of Rajamma's enterprise indicated that she had a hesitant attitude towards higher investment in her business venture though it could lead to asset formulation for her family. This clearly indicates low risk taking trait which is common among low income group and in women in particular. This was because she had low financial assistance both from local moneylenders as also credit institutions. Although she was conscious of the potential employment generation from her activity, due to lack of entrepreneurial counselling nor any training, her ability to utilise the business activity for improved standard of living did not take place. Thus it may be seen that the outcome of any income generating activity is in direct proportion to the components of input evaluation as also those of process evaluation.

It is also possible that a positive outcome can result in more number of input/process evaluation components being put into operation and leading to enhanced outcomes. For instance in the case of 'Mary' who has strong decision making capacity, she was able to invest 3/5th of her earning to strengthen her business venture and

thereby improved her economic status. This was possible because her decision making capacity was backed by an entrepreneurial spirit created through interactions with personnel from DWCRA. Hence beneficiaries of either schemes would probably fare better in terms of outcomes, provided, the necessary inputs and process evaluations are persisted on a continuum.

It is evident from this study that hypothesis “The interventions for women economic development have positive economic impact on women beneficiaries” has been substantiated by the results presented in this research. Though economic impact has not been highly significant, there is however a perceptible difference in the economic impact gains for the beneficiaries.

Hypothesis “The interventions for women economic development have impact on the extent of employment generation of target women” has also been proved through findings of the present study as indicated in the discussion under the section on impact of DWCRA and WIGS on employment generation (Section 4.4.2). The hypothesis “The target women and personnel of economic development interventions have a positive opinion and sufficient awareness towards DWCRA and WIGS” has been validated to a certain extent in the sense that both beneficiaries and functionaries in the schemes have a positive opinion of the schemes. However the levels of awareness regarding the schemes objectives and scope to leave much to be desired as evident from the preceding discussion.

4.9 INDEPTH ANALYSIS OF CASE - STUDIES

All together six case - studies, three from each of the two schemes have been recorded to examine the personal experiences of the beneficiaries and to see the impact of the programmes. The case studies have been rated as being successful, moderately successful and marginally successful. The rating is based on seven factors which were included to determine the significance of benefits derived by the beneficiaries through the schemes. The seven factors included:

1. Fulfilment of daily food needs
2. Housing
3. Satisfaction of daily monetary requirements
4. Business inputs
5. Purchase of assets
6. Decision making capacity and
7. Improvement in income.

On the basis of the responses to queries, each case study was given a score, for each of the seven factors. The score range was from 8-24. On the basis of the scores, beneficiaries who obtained a score of 8-13 were classified to be "marginally successful", "moderately successful" included a score of 14-19 and "successful" were those having obtained a score of 20-24. The information related to the success status of the beneficiaries is presented in table 40.

MARGINALLY SUCCESSFUL CASES

Case I

Socio - economic and demographic profile



Naushad Begum is a resident of Palamaner, Chittoor district and hails from a locality where both poor and lower middle class people are living. She is 39 years old, illiterate, married having two teenaged daughters. Her husband is a daily wage labourer. Naushad Begum is living in a nuclear family. Her parents, in-laws and her two brothers are also labourers. It is clear that she has no business background, since none of her family members are involved in business.

Entrepreneurial Activity

Naushad Begum wanted to do some work to supplement the family income, as her husband is a daily wage labourer who earns only Rs. 75/- per day for 20-23 days in a month. His income alone is not sufficient to feed the family members and to provide other daily necessities. Fortunately at that time, DWCRA personnel made an attempt to promote income generating activity, among the women of her locality. In her locality, most of the women are familiar with beedi making activity and are engaged in that activity. So DWCRA personnel motivated Naushad Begum and some other women to learn beedi making from the women who were already engaged in that activity. She also felt that it was not impossible if she put in some effort. She learnt the technique of beedi making from her neighbours by working with them.

At the start up stage, she got an amount of Rs. 500/- from DWCRA as loan. Her neighbours also helped her in the beginning to get raw material. In the first 6



Marginally Successful Women Beneficiaries

months from the income she gained, she used a part of it to repay the loan and the remaining as future investment in the same activity. Now she is earning Rs. 15-25 /- per day for 18 days in a month. Due to low investment in the business, she is unable to generate more number of employment days. Her husband also helps her in making beedies during his leisure time. From her income through this activity, she was saving Rs. 50/- per month by contributing towards a chitfund.

Future Plans

She has plans to earn more money by putting in more hard work and she has a desire to have a milch animal to sell milk. Her plan is to earn more money to get her daughters married. Naushad Begum is unable to put her idea of purchasing milch animal into practice due to family constraints.

Case Analysis

Though Naushad Begum is an illiterate, economic need forced her to develop a skill in beedi making and to start a productive activity. Illiteracy is no barrier to standing on one's own feet if one has the felt need, interest, enthusiasm, and support from the family - this is established in this case study.

After starting the income generating activity, the economic status of the family was improved. Regarding fulfilment of daily food requirement Naushad Begum is now assured of two regular meals per day which provide her with improved quality

and quantity of foods consumed. She has her own house (Kachcha). The daily monetary requirements of the family are just about fulfilled and the low level of income due to limited investment in business has resulted in the beneficiary barely covering the cost inputs and operational costs. Regarding purchase of assets, the beneficiary didn't possess any electrical, electronic goods and jewellery.

Her activity resulted in a positive impact on her family not only in improving the income of the family but also in the change of the attitude of her husband who co-operated with her. Further she felt that she has more say in the decision making process in the family such as, she is now in a position to decide on the amount of the money to be invested in the business but the income earned from the business has to be spent as per the dictates of the family.

In this particular case, the beneficiary had a fair amount of "say" in decision making, exhibited limited leadership qualities and conformed to typical economic activities associated with women having several handicaps including illiteracy, limited exposure and contained aggression in terms of her economic activity.

Thus in this case the beneficiary has claimed to have only a marginal improvement in income during the past five years. Hence her total score stands at 9 which falls within the range of 8-13. Naushad Begum was thus considered to be a marginally successful case.

Case II

Socio-economic and demographic profile



Subbamma, 38 years old lives in Giripuram colony, Tirupati. She belongs to Hindu religion and is from backward caste. She studied upto 5th standard. Subbamma's husband is a rickshaw puller. She has three children residing with her. Her husband earns Rs. 60-70/- per day. Her parents are agricultural labourers. Subbamma belongs to a nuclear family.

Entrepreneurial Activity

Six years ago, when Subbamma's husband became sick, she got the idea of starting an income generating activity. Since her husband was the sole breadwinner, Subbamma's family was in trouble for sometime. Hence, she wanted to start a tea-stall by herself. She shared her intention with her sister-in-law who is residing in Tirupati. Subbamma's sister-in-law encouraged her very much and motivated her to become the member of WIGS, SHG. Subbamma with her help contacted the WIGS functionaries and became the member of SHG. Subbamma got initial finance of Rs.1000/- from her sister-in-law and started a teastall in one of the busy areas of Tirupati. Three months after becoming the member of the WIGS, SHG, she received a loan of Rs. 750/- through WIGS. She utilised that amount to purchase some more equipment needed for tea stall. Now she is earning Rs. 75-100/- per day. She has employment throughout the month. She is satisfied with her income. Now her husband is also recovered from illness and is going for his work. Subbamma is a hard

working and active lady, she is maintaining her house and also her income generating activity. With her income, she repaid the loans taken from her sister-in-law and WIGS within an year.

Future Plans

Subbamma is thinking of starting a cool drink counter as an extension to her teastall. She feels that Tirupati being a pilgrim centre, there would be more demand for cool drinks during summer.

Case Analysis

Economic necessity forced Subbamma to enter in the field of income generation. After starting the income generating activity, Subbamma purchased a small katcha house. She feels that she is able to provide better food and clothing to her children. She feels better off now compared to her earlier life style. Subbamma is barely meeting her daily monetary requirements and business inputs. The reason being - she has 3 children who need to be fed and clothed. Besides, she has to take care of their health needs and growing expenses. Therefore, she is unable to secure adequate capital for her business venture.

Subbamma's case is indicative of the presence of several entrepreneurial characteristics which include creativity, innovation, presence of familial support and moral support. However her monetary requirements are inadequate due to pressing financial requirements of her growing children. But her need for achievement and desire to be independent hold a promising future for her.

Subbamma is confident that now even without her husband's income she can run her family. She feels that her sister-in-law's encouragement and WIGS financial help were the two major factors which prompted success in her activity. Her financial state of health, though not as sound as she wishes it to be, Subbamma is confident that she will be able to rise above her marginal rate of success and improve her economic state, and thereby her family life style.

MODERATELY SUCCESSFUL CASES

Case - III

Socio - economic - demographic profile



Thirty five year old Salamma lives in Kothaindlu, near Chittoor. She belongs to Hindu religion and is from the backward caste. She is illiterate and has one child. Her family is a nuclear family. Her husband is a mason and earns Rs. 1200-1500/- per month. Her father is a labourer and mother a house wife. Salamma has no prior business experience and she belongs to a low-income group family.

Entrepreneurial activity

As Salamma's family income was less i.e only Rs. 1200/- month, she wanted to supplement the family income by starting a business. She shared her idea of starting a business with her husband and he responded positively. Salamma started vegetable vending, thinking that there would be demand for vegetables everyday and she could purchase vegetables for cheaper rates at the near by village. Salamma started vegetable vending activity with the initial investment of Rs. 100/- only. She wants to go to Chittoor town which is 3 kms from her village to sell vegetables.



Moderately Successful Women Beneficiaries

One day, DWCRA personnel visited her village to motivate women of that area, to take up income generating activities. Salamma also became the member of DWCRA group along with other women. The personnel of DWCRA sanctioned a total loan of Rs 15,000/- to 15 women to start any income generating activity. Salamma received Rs 500/- from DWCRA as first instalment and invested in buying more vegetables for sale. She repaid the loan amount in three instalments. After receiving the second instalment Rs 750/- she bought a trolley to sell the vegetables. Now she is earning Rs 75 - 100/- per day. On an average she has employment for 20 - 22 days in a month. She is satisfied with her income. She is a hard working and active lady. She was selected as group leader by the group members and DWCRA functionaries. She not only repaid the loans in time but also motivated the other members of the group to repay the loan promptly.

Future Plans

Salamma is thinking of starting a vegetable shop in Chittoor market yard, if DWCRA provides additional financial assistance. She herself is unable to invest more money to improve her business because she wants to purchase a house and thus create an asset.

Case Analysis

Salamma entered into the income generating activity due to economic necessity. She received family support also. After starting the business, she feels that she is providing quality food, milk and milk products along with meals. She is able to meet fairly well the daily requirements and her business inputs also. In this case,

the beneficiary has succeeded in breaking even in her business, so she is quite content with her achievements

Salamma is an entrepreneur in the making. She has financial support, family support and a feeling of achievement and autonomy because she is able to decide for herself the requirements of her business and is determined to create assets for herself which would fetch her in her business.

Salamma purchased a small black and white T.V. with her income. She had the feeling of achievement and improvement in her status because other members of the group accepted her as group leader. She purchased a Kachcha house also. Salamma feels that as she is earning income, she also has right in making decisions related to money matters like investment in business and spending the income for the family needs. She expressed that after joining the scheme her income improved moderately to meet daily requirements fairly, and to make some assets. Salamma also feels that, though selling vegetables was her idea which she put into action even before DWCRA's financial assistance, she agrees that DWCRA's financial help made all the difference.

It is clear from this case that, Salamma succeeded moderately by meeting daily requirements fairly well and creating assets, such as house T.V. and Furniture.

Case - IV

Socio-economic and demographic profile



Suguna lives in Dhobi colony, an urban slum of Tirupati town with her husband and two daughters. She is an illiterate woman. Her husband is working as

labourer and earns Rs.900/- per month. Suguna earns Rs. 220/- she is staying in her own house. Her in-laws are living in a village near by Tirupati. Though she is living separately, she is sending Rs. 300/- to her in laws for their living.

Entrepreneurial activity

In 1991, the WIGS personnel initiated the idea of 'Self Help Group' (SHG) among the women of Dhobi colony. Suguna became the member of SHG with an idea to improve her family income. Her family's insufficient income forced her to become the member of SHG. Even the combined income of her husband and herself as dhobi was not sufficient to maintain the family.

After becoming the member of WIGS, SHG, she started saving Rs. 10/- in the group. Six months after joining the group, she received a loan of Rs. 2,000/- from WIGS. With that money, she purchased a trolley to start ironing in the streets. She stopped individual houses and every day after finishing household work, she goes into streets with her trolley to iron the clothes of the families which brings the clothes for ironing to her. Now she is earning Rs. 750-900/- per month. She expressed that she can earn some more money if she works during Sundays and on festival days. She was not able to spare her time for business during those days because the family care demands her time.

Every month she was repaying Rs. 150-200/- loan amount. She said that after becoming the member of WIGS, SHG, all the family members could wear better quality clothes and have good quality foods like milk, fleshy foods once a week and

snacks etc. She was saving Rs. 50/- every month. Now her plan is to create some permanent assets.

Future Plans

Suguna wants to take additional amount as loan from the WIGs, to start retail business in sarees in her area. She feels that because of the WIGS income generating programme in her area the economic status of the families has improved considerably and feels that there will be demand for her sarees.

Case Analysis

In search of alternatives for credit to strengthen her activity, Suguna came across WIGS, which offered her not only credit but also collective strength through groups. She received WIGS financial assistance and encouragement to put her idea into practice. In this case, WIGS role is appreciable in encouraging a woman to go out and earn money.

Before joining the scheme she owned a Kachcha house with only one room, but after improving her income generating activity with the help of WIGS she extended her house by making some minor modifications. Now she is able to meet the daily requirements of her family fairly comfortably. Suguna purchased a radio with profits from her business. When her income improved, her husband also allowed her to take independent decisions regarding the investment in business and in utilization of the income gained. Suguna agrees that her income improved moderately to meet daily requirements, to have better quality food and to make some assets. Her

score stands at 17 which falls within the range of 14-19 and thus she is considered to be a moderately successful entrepreneur.

Leadership, independence, aggression, achievement and a need for autonomy are characteristics which mark the features of an entrepreneur. In Suguna's case, all these qualities are visible and hence the reasons for her success in her income generating activity. Besides this, Suguna also has desire for expanding her business so as to add to her list of achievements.

SUCCESSFUL CASES

Case - V

Socio-economic and demographic profile

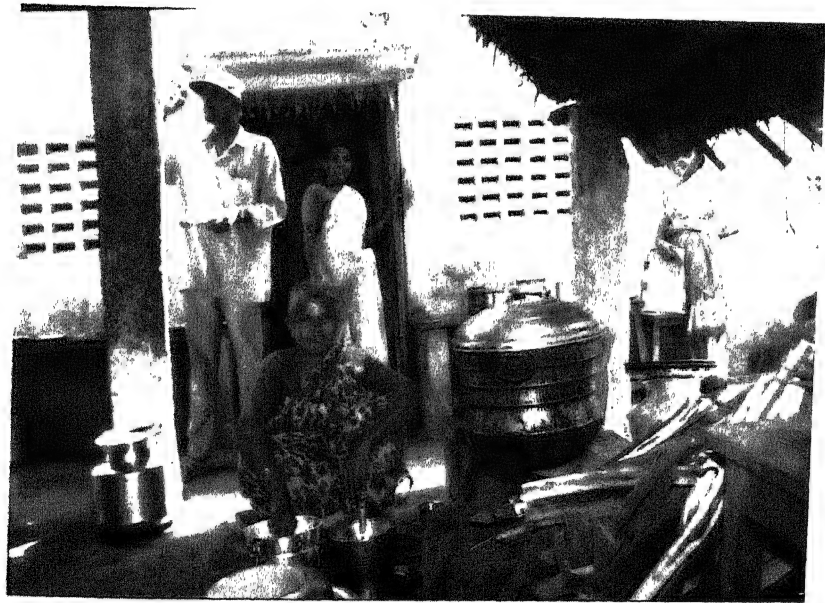


Kanthamma is a village dweller in Chittoor district. She is from a family engaged in bamboo-basket making. She is a 29 year old married woman and has two daughters 7 and 5 years old respectively. Her husband is a daily wage labourer and is getting Rs. 1000/- per month. Kanthamma used to help her parents in basket making before marriage.

Kanthamma is an illiterate and from a low income group family. She has some business background since her parents are engaged in bamboo basket making.

Entrepreneurial activity

Kanthamma was engaged in bamboo basket making. The income that they were getting through her husband's work was not sufficient to provide a good life to their children. So she felt a strong need to supplement her family income by doing



Successful Women Beneficiaries

some productive work. she didn't think of any new idea, since she had the skill in basket making. Fortunately her village was identified by DWCRA personnel as one having needy women to promote income generating activity. Kanthamma became the member of DWCRA group and received initial finance through DWCRA and started bamboo basket making. In the beginning, she faced some difficulty in getting raw material; through other group members, she contacted a mediator to get raw material. For marketing of her baskets also, she struggled for sometime. But the mediator and her husband helped her to sell her products. In the first year, she utilised her income for repaying DWCRA loan, for further investment in the business, for group savings and a very small amount for the family needs. With her activity she succeeded in generating Rs. 30-35 /- per day for 20 days in a month. After one year, she thought the income she got through her activity alone was not sufficient for children's bright future and started milk business. She took a loan of Rs. 1000/- from the group and another Rs. 2,500/- from her parents and purchased a milch animal. Now she is earning Rs. 1000/- per month by selling milk. After starting milk business her family economic status improved a lot. She purchased a black and white T.V. Radio, constructed her own house (Kachcha) and she had a monthly saving of Rs. 100/-. Now she is very happy with her earnings and said that she is now confident that the family can provide better future to their children. Now she is able to provide them with three meals and snacks also. She also felt that, though DWCRA is not providing help in procuring raw material and in marketing the finished goods, it's role in providing financial assistance and encouraging women to enter into the field of income generation is appreciable.

Future Plans

Kanthamma has a plan to purchase two more milch animals to earn more money. She is exploring all the resources for getting additional finance. She is confident that she can put her idea into practice shortly because DWCRA scheme has provision of providing milch animals for successful beneficiaries.

Case Analysis

After starting the income generating activity not only has the economic status of Kanthamma's family improved but also the standard of living. She is able to make some savings for future needs of her children such as education, jewellery etc. Now they have their own house and purchase electronic goods also. Kanthamma is confident of her family's bright future. She feels that she has a free hand in investing the business and in utilising the income for family. She appeared to be a beneficiary who is conscious of her business activity and how to take care of it.

Kanthamma's monetary status has comfortable bearing, hence she did not have to feel any financial insecurity. Her income also improved considerably to meet their family needs, so she was able to save for future. In this case, the beneficiary has succeeded in her activity by creating some assets, diversifying the business activity and improving the living conditions etc. She falls in the 20-24 and is considered to be a successful case.

Kanthamma's is a typical case of an entrepreneur seeking to build on her existing resources i.e., acquired skills in bamboo basket making. This has helped to build her confidence. As a consequence she has been able to gain access to external financial sources and used her social channels for marketing of her products. Her case study emphasises on the need to have clarity of project and purpose for any activity undertaken in order to succeed.

Case - VI

Socio-economic and demographic profile



Kolavathamma lives in Dhobi colony, Tirupati. She is a fifty seven year old widow and mother of two sons and one daughter. Her sons are grown up and married and live separately with their respective families. She does not receive any financial help from her sons. Her daughter is a divorcee and she has a daughter. Both of them live with Kolavathamma. Kolavathamma is an illiterate and comes from a low income group family and belongs to a backward caste. She is poor and burdened with not only maintaining herself but also her daughter and grand daughter.

Entrepreneurial activity

Before coming to Tirupati and starting her business in Dhobi colony, Kolavathamma was living in a village, 20 kms away from Tirupati, engaged in selling of breakfast items' (Idly, Dosa etc.) business. She expressed that the margin of profit was very less in her business in the village, because most of the villagers were not in

the habit of eating snacks in the morning. Because of this reason, she migrated to Tirupati and settled in Dhobi colony and started her business in that locality with an initial investment of Rs. 500/-.

A few days after settling in Tirupati, she came to know about SHG, started by WIGS through her neighbours and with their help joined as a member in the group. The WIGS personnel also encouraged her observing her interest to become the member of the group voluntarily. Within a short period, she became active member of the group, participating in SHG activities. Three months after becoming the member of SHG, she received an amount of Rs. 750/- from WIGS as loan. She utilised this amount for improving her business (to purchase ingredients, plates and glasses etc). she repaid the loan amount of Rs. 750/- within 3 months. Again she requested for Rs. 5,000/- loan from WIGS. Seeing her promptness in repaying the loan, proper utilisation of loan amount and enthusiasm, the WIGS personnel recommended her to the bank, to advance her loan. She received it and invested it in opening tea stall attached to her street canteen. She also bought necessary vessels required for a tea stall, benches and more number of glasses and plates. Her hard work, sincerity and promptness made her derive the benefits from the WIGS.

At present she is earning Rs. 1500/- per month through her business. Every month she credits to the bank a small amount to clear her loan. In addition to the regular savings of Rs. 50/- to SHG, she is saving another Rs. 100/- per month. From the daily income, she only utilises Rs. 10-15/- for household expenses and the remaining amount is put back into the business, to educate her grand daughter and

to provide necessities to her daughter and grand daughter. Further she purchased a gold chain and earrings to her grand daughter. She purchased a milch animal for her daughter to provide some productive work to her.

Future Plans

In future, Kolavathamma wants to purchase two more milch animals for her daughter, so that she can lead a comfortable life with that income. She has some savings amount and the remaining she wants to explore from WIGS by making her daughter as the member of WIGS, SHG.

Case analysis

Kolavathamma entered income generating activity to lead her life comfortably, to be economically independent and to provide a way to her daughter and grand daughter. Her hard work, strong desire to do something and confidence coupled with WIGS personnel encouragement and timely help, helped her to achieve success and satisfaction in her activity.

Kolavathamma felt that after starting her business in Tirupati and becoming the member of WIGS, SHG, she felt secure and her confidence increased. She is able to provide better food (3 meals and snacks) to her daughter and grand daughter who depend on her. As she is the sole breadwinner of the family, she has a say in decision making process. She is able to save some money for future needs of her daughter and grand daughter. Through this income generating activity, her income improved considerably and she provided a way to her daughter's life by purchasing a milch animal.

Not all entrepreneurial qualities will be present in all entrepreneurs. Kolavathamma's case is one of a poor, illiterate, yet aggressive entrepreneur with a strong motivation to achieve even in a conformed activity. Her self confidence has stood her in good stead leading to an improvement in her economic status. Trainings in the self help groups also helped to improve her performance at work. Her role as that of a family provider has enabled her to have a decisive say in her economic venture.

4.9.1 Conclusive findings from the case studies

Welfare interventions in the form of schemes and programmes having a strong component of credit and being pro-poor, when implemented with sincerity and commitment, do make a difference to the status of the women beneficiaries. The changes observable include fulfilment of daily needs, ownership of assets like house etc., increased investment in business, improved decision making skills and a relatively greater degree of freedom in income expenditure.

The issues stated in the preceeding paragraph were observed in the case studies from both DWCRA and WIGS schemes. Infact the issues have been analysed in the individual case studies presented earlier. While this trend is encouraging for the women beneficiaries and heartening for the implementers of the schemes, certain lacunae appear in the scheme conceptualisation and in a comprehensive understanding of the scheme philosophy. This was true for both the schemes.

- One other observation was that in all six cases possession of an own dwelling was a priority. The common feeling among the women was that a permanent dwelling would enable them to have a base for their economic activity. Infact the beneficiaries also look upon the possession of a house as an advantage in terms of securing collateral in case of larger investments in business. This issue if addressed by the scheme implementors would perhaps lead to an enhanced economic status for the beneficiaries as also lead to a great success of the schemes.

A perusal of the case - studies as also the strengths and lacunae observed in the scheme implementation are indicative of the innate potential of the schemes as also the need to ensure wholehearted implementation of the schemes to enhance the overall status of women in Indian society and those belonging to the lower strata, in particular.

Chapter - V

SUMMARY AND CONCLUSIONS

5.1 INTRODUCTION

Traditionally women's position in all societies has been one of general subordination to men. Even in the matriarchal societies, the actual power holders in the family were men. The demand for equal status for women with men has been of recent origin. Policy debaters in India during the International women's decade have ironically characterised women as a weaker section. There has even been a ferment plea to treat women with sympathy and compassion and to provide for job reservations in the field of self-employment generation and employment in organised industries and services. In the Indian context, several governmental efforts for women's economic and social empowerment have been initiated viz., DWCRA, TRYSEM, ICDS and STEP. When the Indian women's economic productivity increased there was immediate boost to the family unit consumption (Sundar, 1981; Verma, 1985). A programme which increased income generating potential of women could well have the effect of altering power structure of the family decision making units, increasing the chances of education for girls, providing alternatives to early marriage, weakening strong pro-male cultural influences and making women feel less dependent on their sons and husbands. The women in rural areas are far behind in literacy, technical skill. The potential of half of the human resources is not fully realised and hence efforts were made to include women particularly women headed households which were below the poverty line under IRDP; as also to provide opportunity to women for training under TRYSEM. However, a review of this aspect of women in IRDP reveals that participation of women in income generating activities had not taken place in adequate numbers.

Therefore, it became necessary to make special efforts to ensure that the benefits of IRDP reach the women of the target directly. It was with this objective and also realisation of the wastage of manpower and a need to uplift the status of women, that the scheme of “Development of Women and Children in Rural Areas” (DWCRA) was evolved as a sub scheme of IRDP. The DWCRA programme was introduced in 1982-83. The funds for this programme were met by the Centre, State and UNICEF.

The main objective of the programme was to increase the income levels of women members of the families of the target group by providing support services needed to enable them to take up income generating activities.

With a view to providing gainful employment to women through organisational support, to raise the level of income of women by arranging credit facilities and also by giving training to the selected beneficiaries, DWCRA was introduced in Chittoor district of Andhra Pradesh in 1992.

In the context of economic development and empowerment of poor women, the voluntary organisations are in a better position to devise appropriate strategies which will not alleviate the menfolk or other sections of the society and at the same time achieve the objectives of womens’ development through their participation in programmes initiated for their development.

Among the constructive programmes taken up by voluntary agencies for the empowerment of women in rural areas are (i) education of adults and children, (ii)

creation of awareness through education and (iii) income generating activities by initiating or helping poor women to take up economic activities like sewing, embroidery, petty shops, making of handicraft items and animal husbandry etc.

Royalaseema Seva Samithi (RASS) is a non-governmental organisation working in the field of women and child development since 1981, being the pioneer non-governmental organisation in implementing government Integrated Child Development Scheme (ICDS) in Tirupati urban slums and surrounding areas, had added additional components like family planning, non-formal education and skill training to improve the conditions of women along with other regular services of the scheme. Hence to improve the economic status of slum dwellers and development of children in ICDS area, RASS started Women Income Generating Schemes (WIGS) in 1990. Their activities are confined mainly to urban slums though there are groups in rural areas.

Unlike TRYSEM, DWCRA and WIGS are the two sole women oriented economic development interventions organised by government and non-governmental organisations respectively, in Chittoor district. Systematic evaluations of these programmes were not made to assess their impact among the beneficiaries as also programme functionaries. Hence, the present study aimed at studying the impact of the women oriented economic development interventions i.e., DWCRA and WIGS in Chittoor district of Andhra Pradesh.

5.1.1 Statement of problem

The present investigation, entitled as “Impact of Women Economic Development Interventions in Chittoor District” is proposed with the following objectives.

Assessment of modus operandi of women oriented economic development interventions in Chittoor district.

Comparison of socio-economic profiles of target women from two different women oriented economic interventions viz., DWCRA and WIGS.

Assessment of differential awareness and opinions of the women beneficiaries and programme functionaries towards respective programmes i.e., DWCRA and WIGS.

- Studying the extent of employment generation among the women beneficiaries and economic impact on their families through the respective economic interventions.
- Examining the factors contributing to the success of the beneficiaries and suggesting measures for strengthening the women beneficiaries to improve the chances of their success.
- Identification of the problems faced by the project personnel in both schemes and suggesting appropriate measures to overcome the problems.

5.1.2 Hypotheses

- The women oriented economic development interventions have positive economic impact on women beneficiaries.
- The women oriented economic development interventions have impact on the extent of employment generation of target women.
- The target women and personnel of economic development interventions have positive opinions and sufficient awareness towards DWCRA and WIGS.

5.2 METHODOLOGY

5.2.1 Locale of the study

The present study is a descriptive qualitative research using interview and case study techniques. The Chittoor district in Rayalaseema region of Andhra Pradesh was selected as the area for the study. The Chittoor district is divided into three revenue divisions - Chandragiri, Chittoor and Madanapalle. The Chittoor and Madanapalle

revenue divisions were selected at random to study the impact of DWCRA, a Government programme. Tirupati, where the Chandragiri division head quarters is located was purposively selected to study the impact of WIGS, which is widely covered in Tirupati slums by RASS.

5.2.2 Selection of programmes

DWCRA and WIGS were selected for impact evaluation. These two programmes are the sole women oriented economic development interventions widely covering the rural areas and slums of Chittoor district respectively. Both these economic interventions came into existence with the objective of promoting income generating activities for women and to improve their quality of life.

5.2.3 Selection of sample

The sample was drawn from the rural areas of Chittoor and Madanapalle revenue divisions where DWCRA was implemented and also from the urban slums of Tirupati where WIGS was implemented by RASS, through purposive sampling. Totally, 300 women beneficiaries (150 from each programme) were included in the study as sample. The functionaries of DWCRA (n=33) and WIGS (n=6) were also included in the sample. A sub-sample was included in the study for the purpose of case-study. Based on the performances of the beneficiaries, three individuals were selected from each of the programmes viz., DWCRA and WIGS.

The selection of individuals for case study was based on two facts,

1. From among the total sample of 300, 2 successful, 2 moderately successful and 2 marginally successful were selected.

2. These individuals were also among the list of beneficiaries having a similar categorisation on the basis of the functionaries interactions with the beneficiaries though on an informal basis.

5.2.4 Criteria for programmes evaluation

The economic interventions were evaluated in terms of input evaluation and process evaluation to assess the final outcome. The components of inputs become vital because they have a direct bearing on the output. The combined impact of input and process will result in an outcome favourable or unfavourable.

5.2.5 Selection of variables

In this study (1) the inputs provided by the programmes (financial assistance, orientation, privileges and exposure) and (2) age, educational qualification, years of experience, family income, previous business experience, type of activity and place of start-up were considered as 'independent' variables.

Economic impact, employment generation, decision making capacity, better living conditions, assets formulated and awareness and opinions of beneficiaries towards the programmes were considered as 'dependent' variables. Age, educational qualification, length of service and training were considered as major independent variables to study their impact on the functionaries' awareness and opinions (dependent variables) in the developmental programmes.

5.2.6 Selection of tools and techniques

Four interview schedules were administered to collect the information from the women beneficiaries and from the personnel of two selected economic intervention programmes. The interview schedules administered were:

- i. Interview schedule for gathering information about DWCRA and WIGS.
- ii. Interview schedule for women beneficiaries of DWCRA and WIGS.
- iii. Interview schedule for DWCRA and WIGS functionaries
- iv. Case-study research tool.

The items for the schedules were identified and listed keeping the models and tools developed by Lavoie (1994) as reference in consultation with the experts in the field and the related review of literature.

5.2.7 Pre-testing of Research tools

The four interview schedules were pre-tested to know the relevance and objectivity of items to the variables measured. Thirty women beneficiaries, 15 from each programme, viz., DWCRA and WIGS, two women beneficiaries one from each scheme, were chosen for pretesting the interview schedules and case study tool. Two DWCRA functionaries working in Tirupati division were also selected to test the interview schedule prepared for programme functionaries. All these sample were not included in the final study. After pre-testing the schedules were modified suitably based on the experiences and suggestions given.

5.2.8 Final survey

The data were collected using the finalised schedules from 300 women beneficiaries of DWCRA and WIGS (150 from each) and from the 39 programme functionaries of the two economic intervention programmes. For indepth analysis three case studies were collected from each of the two programmes, DWCRA and WIGS with the help of a case-study tool.

5.2.9 Analysis plan

The data collected were pooled and analysed within the context of the study objectives. Percentages and frequencies were calculated. Wherever required, non-parametric statistical techniques such as chi-square was employed to test whether the variables observed were statistically significant. To test the significance of 3 major sectoral activities on income, 't' tests were also carried out.

5.3 MAIN FINDINGS

5.3.1 Modus operandi of DWCRA and WIGS

- Within a span of four years after initiation of DWCRA the increase in number of beneficiaries was highly creditworthy (1992-93: 268, 1995-96: 17870). Similarly, in the WIGS scheme also the concept of SHGs gained a high popularity (1990-91: 362, 1995-96: 2122).
- Similarly the fund utilisation by both DWCRA and WIGS beneficiaries indicated that they had taken advantage of the facilities available in the schemes.

- The scheme modus operandi focused on four issues i.e. orientation, privileges, exposure and creating of entrepreneurial spirit.
- There were limitations in the training component during orientation in both schemes. Regarding privileges, WIGS provided additional financial assistance through bank loan to the beneficiaries, where there was no such incentive for DWCRA beneficiaries included in the present study. Exposure to other income generating activities and savings groups was not a strong point in both the schemes. Propagation of entrepreneurial spirit is essential for drawing women towards income generating activities. However, in the present study it was observed that the publicity was confined to personal contacts by the functionaries rather than radio and telecast.

5.3.2 Socio-economic-demographic profiles and other related data of women beneficiaries in two schemes

- The age of the respondents of DWCRA and WIGS ranged from 24-57 years. A high per cent of beneficiaries of DWCRA and WIGS (47.7) were in the age group of 31-40 yrs, 34.6 per cent of them were in the age group of 41 and above years and 17.7 per cent belonged to the age group of upto 30 years.
- Among the beneficiaries, majority of the respondents (68.3 per cent) of both DWCRA and WIGS were illiterates, 29.7 per cent of them had primary education.

A high per cent (80) of the beneficiaries were married while 20 per cent of the beneficiaries were widowed, divorced/separated. None of the beneficiaries were unmarried.

A high per cent of the respondents (65.7) of DWCRA and WIGS belonged to nuclear family and 34.3 per cent were in joint families.

The respondents of DWCRA and WIGS joined the schemes 3-6 years ago.

Among the women beneficiaries, 50.3 per cent of them belonged to the trade sector, 40 per cent were in production sector and 9.7 per cent belonged to service sector.

The reasons given for selecting the activities in the above sectors were - profitable (34 per cent), low risk (27.3 per cent), traditional and having associated skills (23.7 per cent) and low investment for 15 per cent of the beneficiaries.

Eighty per cent of the respondents started their income generating activities in urban area and 20 per cent of the respondents' activities existed in rural areas.

Majority (65.3 per cent) of the respondents didn't have previous business experience before entering into the income generating activity and 34.7 per cent had some previous business experience before starting the particular activity.

Among the beneficiaries, 61.7 per cent received Rs.500/- for starting income generating activity and 38.3 per cent of them received loan ranging Rs.501-1000/-.

In the present study, only 10 per cent of them were trained (i.e. from DWCRA). In case of WIGS also no serious effort was made as yet to train their beneficiaries.

Among the DWCRA beneficiaries with regard to the privileges received they didn't receive any type of privilege. In case of WIGS beneficiaries only 25.3 per cent of them received privileges.

A high per cent (67.3) of the DWCRA and WIGS beneficiaries didn't get any exposure related to income generating activity. Only 32.7 per cent had opportunity to talk with the higher officials of the schemes.

A high per cent (59.7) of the respondents are getting assistance from the family members to procure raw material, selling goods (15 per cent) and 9 per cent of them got help in production and 16.3 per cent of beneficiaries were not getting any help from their families.

The main reasons of the beneficiaries for starting an income generating activity were - to supplement the family income (83.6 per cent), to give good life to children (73 per cent), motivated by DWCRA and WIGS personnel's advice (66.7 per cent), husbands' irregular income (66.6 per cent) and family members and friends advice (61.6 per cent).

5.3.3 Awareness of beneficiaries towards DWCRA and WIGS

- A high per cent (72.7) of the women beneficiaries of DWCRA and WIGS had come to know about these two economic development interventions through the grass root level workers of the schemes.
- The beneficiaries of DWCRA and WIGS had the knowledge of main objectives of both the economic interventions.
- A high per cent (87.3 and 72.7) of DWCRA beneficiaries were respectively aware of IRDP and TRYSEM programmes.
- All WIGS beneficiaries knew about ICDS and immunisation programme.
- Cent per cent of the women beneficiaries of DWCRA and WIGS elaborated the roles of the group leaders.
- All the beneficiaries of DWCRA and WIGS were aware of grass root level workers.

5.3.4. Impact of DWCRA and WIGS on income and employment generation

- Majority of the (93.7 per cent) DWCRA and WIGS beneficiaries were respectively in the income groups of ≤ 1000 Rs. and Rs.1001-2000 (39.7 per cent ≤ 1000 Rs; 54 per cent - Rs. 1001-200) during the pre-programme implementation period.
- Average household income of all beneficiaries had increased from Rs.15,422.67 to Rs.23,670.85 indicating 53.70 per cent rise in the post period of DWCRA and WIGS.

In all the schemes the business/trade sector has recorded the highest increase in income (64 per cent) followed by service sector activities (61.9 per cent) and production sector recorded 34.5 per cent income over the income of pre DWCRRA and WIGS periods.

In production sector, the employment generated range from 18-22 days per month whereas in the business/trade sector activities. 19-30 days per month and in the activities of service sector 26-30 days per month employment was generated.

The activities in business/trade and service sectors are generating more days of employment compared to production sector.

More number of days of employment (54.8 per cent 26-30 days) were generated among the beneficiaries who received above Rs. 500/-.

The days of employment generated were more among the urban beneficiaries.

The exposure received by the beneficiaries to improve their business skills was not very useful to them in improving the employment generation.

The beneficiaries who had the privilege of additional financial assistance, 52.6 per cent were employed for 26-30 days and 42.1 per cent had 21-25 days of employment.

5.3.5 Impact of DWCRA and WIGS on the quality of life of women beneficiaries

- Among the families of women beneficiaries 50.3 per cent men decided on the utilization of the money obtained in income generating activity in both the schemes viz., DWCRA and WIGS.
- Twenty four per cent of women beneficiaries expressed considerable satisfaction with regard to the free hand they enjoyed in making decision to spend their earnings.
- All the women beneficiaries in both DWCRA and WIGS schemes agreed that the income generating activity promoted by the schemes helped them to improve their living conditions.
- All the beneficiaries in both schemes stated that providing good food for children and meeting family's daily needs were the two areas wherein the income from their activities helped.
- Another use of income was the repayment of loans (76.3 per cent) followed by 53.7 per cent for children's education and nearly 40 per cent of women in both schemes utilised some income for buying clothes during special occasions.
- Seventy per cent of DWCRA and WIGS beneficiaries built assets with the income gained through income generating activity.
- Among the WIGS beneficiaries, 84.7 per cent of women created assets whereas only half of them (55.3 per cent) created assets in DWCRA.

- In the study the improvement of quality of life as seen through decision making process, improved living conditions and creation of assets, showed that except in decision making process, in other two areas there was a perceptible improvement.

5.3.6 Opinions of beneficiaries towards DWCRA and WIGS

- The beneficiaries of DWCRA who had undergone training (20 per cent) expressed their dissatisfaction towards the training they received.
- All the beneficiaries of DWCRA and WIGS expressed need for training not only for new trades but also for traditional trades, for procuring raw material, marketing their products and to explore further finance.
- In DWCRA, more than half (51.3 per cent) of the respondents had difficulty in getting the loan when compared to the beneficiaries (14.7 per cent) of WIGS.
- Only 18.7 per cent of DWCRA and 16 per cent of WIGS beneficiaries found it difficult to repay the loan.
- All the beneficiaries of DWCRA and 58.7 per cent of WIGS beneficiaries showed their dissatisfaction with the amount of loan given by DWCRA and WIGS schemes for their income generating activities.
- Around 60 per cent of DWCRA and 68 per cent of WIGS beneficiaries expressed satisfaction with their income.

Cent per cent of the beneficiaries of DWCRA and WIGS felt that the programmes were helpful to the needy and were wanting the continuity of the programme as long as the need was felt.

All the beneficiaries of DWCRA and WIGS expressed their dissatisfaction regarding the guidance received by them from the personnel of DWCRA and WIGS.

Majority of the respondents (86 per cent) stated that they are facing problems like, inadequate finance (70.7 per cent), procuring raw material (33 per cent) marketing of the products (32.3 per cent) and problem of accommodation (15 per cent).

The problems outlined above were faced by a relatively larger percentage by DWCRA beneficiaries when compared to WIGS beneficiaries.

- Cent per cent of the DWCRA and WIGS beneficiaries expressed satisfaction with the working of these two schemes despite the problems they were faced.

5.3.7 Cross-break analysis of beneficiaries' opinions

- All the beneficiaries of DWCRA and WIGS irrespective of their age, educational qualification, years of experience in activity, family income, place of start-up, quantity of financial assistance received , training, exposure and privileges they received, stated that they need training to improve their efficiency in the income generating activities.

Regarding advancement of loans for every beneficiary expressing no difficulty, there were two beneficiaries who expressed difficulty in obtaining loans.

Irrespective of the literacy status, majority of the beneficiaries did not have any difficulty in loan repayment.

Compared to the beneficiaries from the urban areas, a relatively larger number of beneficiaries from rural areas expressed difficulty in obtaining loans. However, loan repayment was not expressed as an issue of concern by beneficiaries in both schemes either in the rural or urban areas.

With regard to the beneficiaries' satisfaction about the amount of loan given, irrespective of their age, education, years of experience, family income, financial assistance received, training, exposure and privileges received, a majority of the beneficiaries (figures in table 32) of DWCRA and WIGS expressed their dissatisfaction.

1.75

Satisfaction with the income gained through the income generating activity was high (85.6 per cent) among the beneficiaries above 40 years of age, who were involved for many years and among the beneficiaries who received financial assistance between Rs. 501-1000 during start up of their activity.

The per cent of beneficiaries satisfied was more in income levels ranging from Rs. 1001-2000 (63 per cent) and above Rs. 2000/- (76 per cent).

Among the beneficiaries who got additional financial assistance as privilege, majority (78.9 per cent) of them were satisfied with their income.

Among the beneficiaries in all the 3 age groups, majority of them (i.e. 45.3, 62.2 and 93.3 per cents) stated that there was improvement in their quality of life after joining the DWCRA and WIGS schemes.

Among the respondents who joined the schemes 4-6 years ago, only 10.4 per cent were dissatisfied with their quality of life.

The improvement of quality of life was high among the urban beneficiaries compared to those of rural area.

Among the beneficiaries who received financial assistance upto Rs. 500 and Rs. 501-1000/- majority of them i.e. 61.1 per cent and 75.7 per cent respectively showed satisfaction with regard to their quality of life.

In case of trained beneficiaries, majority of the beneficiaries (70 per cent) had no improvement in their quality of life compared to untrained beneficiaries.

Around three fourths (78.9 per cent) of the beneficiaries who got the privilege of additional financial assistance stated that there was an improvement in their quality of life.

Majority of the beneficiaries of DWCRA and WIGS (as shown in the table 33), irrespective of their age, education, years in activity, family income, place of start-up, financial assistance, training, exposure and privileges received stated that they got some feeling of security in life after joining the schemes.

5.3.8 Awareness of/Opinions of programmes' functionaries towards DWCRA and WIGS

- Among the programme functionaries of DWCRA and WIGS, 53.8 per cent of them were below 35 years age group and 46.2 per cent of them were above 35 years age.
- Majority (59 per cent) of them were educated only upto intermediate followed by 28.2 per cent were graduates and 12.8 per cent were educated upto post graduation.
- A high per cent (82.1) of the programme functionaries had service upto 15 years followed by 17.9 per cent of the project staff put in above 15 years of service.
- Among the programme functionaries only 48.7 per cent were trained.
- Cent per cent of the DWCRA and WIGS functionaries understood the objectives of the schemes.
- All the functionaries of DWCRA and WIGS were aware of the income generating activities implemented in their area.
- All the project staff were aware of source of finance to DWCRA and WIGS.
- All the functionaries of DWCRA and WIGS knew about the roles played by all the project staff working with the project.
- Among the trained functionaries of DWCRA and WIGS, 48.7 per cent of them were dissatisfied with the training programme.

A high per cent (69.2) of DWCRA and WIGS functionaries, irrespective of their age, education, length of service and training received, felt that training was necessary to discharge their duties efficiently.

Around eighty five per cent of the DWCRA and WIGS personnel had expressed the satisfaction over the income gained by the beneficiaries. This was expressed more by WIGS personnel because the activities taken up by WIGS beneficiaries are economically more viable than the DWCRA activities.

Among the functionaries of DWCRA and WIGS 76.9 per cent of the functionaries had no problem with local leaders and agencies.

All the DWCRA and WIGS functionaries stated that these programmes were reaching all the needy.

Majority of the personnel (82 per cent) of DWCRA and WIGS were satisfied with these interventions for women's economic development.

The problems expressed by the programme functionaries were

	Per cent expression
1. Heavy work load	100
2. Poor transport facilities	100
3. Inadequate T.A.	100
4. High transportation charges	87.2
5. Identification of beneficiaries	84.6
6. Formation of group	76.9
7. Suggesting of economically viable trade	69.2
8. Marketing	64.1
9. Identification of group leaders	59
10. Political interference	23.1

The suggestions made by the programme functionaries for improvement of the programme are

	Per cent expression
1. Filling of vacant posts	100
2. Provision of transportation facilities	100
3. Enhancement of T.A.	100
4. Periodic training programmes	100
5. Due recognition by higher ups regarding the work output of the functionaries through cash incentives	84.6
6. Recruitment of additional staff	82.1
7. Enhancement of beneficiary loan	76.9

5.3.9 Case-study analysis

- An examination of the case studies reveals a differential impact of the schemes' inputs for the beneficiaries. The degree of success achieved by the beneficiaries in their respective income generating activities is an outcome of the scheme inputs as also their own individual personalities.
- Absence of need-specific training for beneficiaries understanding of schemes by programme functionaries was not comprehensive.
- Restricted support facilities interms of raw material supply, marketing skills were found to have affected the income generating activities of the beneficiaries in both schemes.
- The case studies indicate a desire for diversification of business activities by the women.
- Absence of permanent dwellings to be shown as collateral security had also affected larger investments in the business.

5.4 CONCLUSIONS

From the present study the following conclusions may be drawn,

- In both DWCRA and WIGS schemes, the size of the loan had a bearing on utilisation of the finance. Inadequate loans affected the investment in income generating activities, whether in production, business/trade or service activities. Hence it would be useful to have a range of loan size fixed for specific activities in business/trade, service and production spheres.
- It was also observed that the beneficiaries in both schemes had taken up traditional female oriented occupations. Women need to take up diversified activities which would fetch them more income rather than stick to occupations which would restrict their income generating capacity.
- For enhanced income generating capacity and entry into non-traditional occupations, the schemes should include a component to create the “right” kind of entrepreneurial spirit which would enable the beneficiaries to enter hitherto into unexplored avenues of occupations.
- An examination of the two schemes in terms of orientation, privileges and exposure revealed that there were several ‘gray’ areas which needed to be sorted out. The spirit of the objectives underlying two schemes need to be incorporated to give a meaningful interpretation to the orientation and exposure components as also widened the scope of privileges.
- While both beneficiaries and functionaries were favourable in their opinions regarding the schemes economic impact and also appeared to have an awareness of the programme, they also expressed dissatisfaction with the

scheme implementation. Probably it would be more useful if a holistic approach was to be adopted in the schemes rather than have a segmented approach.

Wide publicity to the two schemes by taking advantage of the multimedia facilities available would also help in attracting more beneficiaries to the schemes and perhaps including more number from the low socio-economic groups.

Age and education are no barriers to women taking up income generating activities. Further in the Indian context, familial support was a reassuring factor. These two issues were evident in the present study.

The previous business experience could be an important factor to be included as a criterion for availing loan facilities in the two schemes.

Obtaining and repayment of loans was not a major issue in both schemes for the beneficiaries.

The scope of economic interventions in both schemes was well established because three major outcomes of the schemes were (a) improved income (b) employment generation and (c) improved quality of family life. Further the beneficiaries reactions to the two schemes is indicative of the beneficiaries desire to have the programmes continue for a period so as to ensure a sustainable improvement in their quality of life.

Improved quality of life also led to two positive outcomes for women themselves - there was a relatively larger say in terms of decision making at

home and outside by the women and the improved economic status helped to create assets for the women.

Though the women did indicate that there was a relative improvement in their quality of life, they were still not happy with the quantum of loan for income generating activities. Further production and marketing of the goods as also shortage of space for storage of raw material and finished products hampered their business activities.

Ultimately in both schemes the beneficiaries as also the functionaries lamented the object lack of 'quality' training. While the beneficiaries and the functionaries expressed a need for training, they however were unable to specify the training components which would help them in their respective sectors of activities. The study clearly establishes the significance of training in any developmental scheme and the fallout in the absence of quality training. Perhaps the quality of training and components of training specific to each scheme could be addressed as an extension of the present study. Also the levels of training to meet the requirements of the functionaries have to be identified as also need based training for beneficiaries in production, business/trade and service sector.

The present study has developed an index to gauge the success status of beneficiaries engaged in income generating activities on the basis of case studies. Perhaps a more comprehensive index could be developed by including a larger number of sample and having a wider cross-section of women engaged in income generating activities.

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APPENDICES

APPENDIX - I

INTERVIEW SCHEDULE FOR GATHERING INFORMATION ABOUT DWCRA AND WIGS

1. Name of the organisation :
2. Date of activity initiative by organisation for beneficiaries :
3. Address of the organisation :
4. What type of organisation ? clarify
 - a) Banks :
 - b) Municipality and it's services :
 - c) Government organisation :
 - d) Chamber of Commerce :
 - e) Non-Government organisation:
 - f) Others
5. Number of groups and number of beneficiaries in the organisation : Year wise
6. What is the yearly budget spent on activities related to women : Rs.
7. Upto now, how much money was spent for the women? : Year wise
8. How many persons in the organisation are involved at helping women target? :
9. How much loan amount is given to each beneficiary? :

10. What is the rate of interest on it? :

11. What is the mode of repayment :

Orientation

12. Do you offer training to women beneficiaries : Yes / No
If yes, in which trades ?
If no, why ?

13. What type of facilities do you provide during training? :

14. Do you organise counselling for women beneficiaries? : Yes / No

15. Do you charge for this ? : Yes / No
If yes, how much?

16. What kind of business advice do women entrepreneurs seek? :

17. Do you organise workshops, seminars and conferences for the beneficiaries? : Yes / No

Privileges

18. Do you provide any incentives or awards for women beneficiaries : Yes / No
If yes, which type

19. When did the organisation begin giving awards to women beneficiaries? :

20. Does it provide any subsidies to Women beneficiaries? : Yes / No
If yes, how much, for what purposes?

Exposure

- | | | |
|-----|---|----------|
| 21. | Do you arrange any visits to the places where the same type of activities are being implemented for women beneficiaries | Yes / No |
| 22. | Do you invite women beneficiaries to exhibit their products and services at market places/trade shows ? | Yes / No |
| 23. | Are the beneficiary products subsidized to the trade shows ? | Yes / No |
| 24. | Do you invite women beneficiaries to talk to your officers and visiting dignitaries about their activity? | Yes / No |
| 25. | Have you developed a directory of trades of women entrepreneurs in the region ? | Yes / No |

Creating entrepreneurial spirit

- | | | |
|-----|--|----------|
| 26. | How do you encourage women to join this scheme ? | |
| 27. | Do you feature successful women beneficiaries in local news papers ? | Yes / No |
| 28. | Do you pay T.V. or radio time to talk about the good work and wealth creation of target women ?
If yes, how, frequently ? | Yes / No |
| 29. | Do you encourage target women to talk about their activities/trades in the meetings? | Yes / No |
| 30. | Do you organise beneficiary day week or month to encourage women ? | Yes / No |

APPENDIX - II**INTERVIEW SCHEDULE FOR WOMEN BENEFICIARIES OF
DWCRA/WIGS****About the Beneficiary**

1. Name
2. Address
3. Age
4. Educational back ground
 - a) Illiterate
 - b) Primary
 - c) Secondary
5. Marital status
 - a) Unmarried
 - b) Married
 - c) Widowed
 - d) Divorced/separated
6. Husband's occupation
7. Type of family Nuclear/Joint/Any other
8. Date of joining the scheme
9. Activity selected and reasons for selection of the particular activity

10. Place of start-up : Rural / Urban
11. Do you have any previous experience in the activity? : Yes / No
If yes, give details
12. How much amount received through the scheme during start-up of the activity :
13. Did you undergo any training? : Yes / No
If yes, give details
14. Did you get any privileges for your entrepreneurial performance through the programme ? : Yes / No
If yes, what type
15. Did you get any exposure for your activity through the programme : Yes / No
If yes, give details
16. Do your family members assist in your work? : Yes / No
If yes, in what way ?
17. What are the reasons to start the income generating activity
 - a) To supplement the family income
 - b) To give good life to children
 - c) Advice by family members
 - d) Husband's irregular income
 - e) Encouragement by personnel of the programmes
 - f) Advice by friends
 - g) Others

Awareness of beneficiaries about DWCRA/WIGS

18. Who informed you about the scheme ?
19. What are the objectives of DWCRA/WIGS as understood by you?
20. What are the other schemes that are being implemented for women and children in your area

21. What are the roles performed by your leader ?
22. Are you aware of the following officials concerned with the programme ?
 - a) Project Director / Project Executive Yes / No
 - b) Assistant Programme Officer/Field Training Officer Yes / No
 - c) Women Extension Officer Yes / No
 - d) Village Development Officer (W) Yes / No
 - e) Assistant Grama Sevikas/Field level workers Yes / No

Impact of DW CRA/WIGS on Income and employment generation and quality of life

23. How many days do you get employment through your activity ?
24. What is your family income before joining the scheme ?
25. What is the raise in income after joining the scheme ?
26. Do you have satisfaction with your income after joining the scheme ?
27. Who are taking decisions regard to the spending of your income gained through income generating activity ?
 - a) Husband b) Wife c) Both
28. Do you think your family living conditions improved after joining the scheme? : Yes / No

If yes, in what way?
29. What are the assets you formulated through your income ?
 - a) Purchase / construction of house
 - b) Purchase of jewellery and gold
 - c) Purchase of electrical and electronic goods
 - d) Any other

Opinions of beneficiaries towards DWCRA/WIGS programmes

- | | | |
|-----|---|----------|
| 30. | Did you experience any difficulties as a beneficiary during the training.

If Yes, give details | Yes/No |
| 31. | Do you need training to improve your business?
If yes, in what aspects you need training? | Yes / No |
| 32. | Did you experience any difficulties in getting the loan?
If yes, give details | Yes / No |
| 33. | Did you experience any difficulties in repaying the loan?
If yes, specify | Yes / No |
| 34. | Are you satisfied with the amount of loan given?
If no, give reasons | Yes / No |
| 35. | Do you think that these programmes helpful to the needy ?
If yes, in what way? | Yes / No |
| 36. | Do you think that these economic support programmes should be continued ? | Yes / No |
| 37. | Do you think that your quality of life (status) improved after joining the scheme ? | Yes / No |
| 38. | Are you satisfied with the guidance given by the personnel of the schemes?
If not, specify | Yes / No |
| 39. | Do you feel secured in life after joining the scheme ?
If yes, specify | Yes / No |
| 40. | Are you facing any problems ?
If yes, what are they ? | Yes / No |
| 41. | Taking every thing into account, are you satisfied with the present programme ?
If not, give reasons | Yes / No |

APPENDIX - III

INTERVIEW SCHEDULE FOR DWCRA AND WIGS FUNCTIONARIES

About the programme functionary

1. Name of the office :
2. Name of the official :
3. Designation :
4. Age :
5. Education :
6. Length of service in the present job :
7. Have you attended any training programme ? Yes / No
If yes

Name of the training institute	Nature of the training	Duration	Contents of the training

Awareness of and opinions of programme functionaries towards DWCRA and WIGS

8. Are you satisfied with the given training ? Yes / No
If not, give details
9. Do you need training to discharge your duties more effectively Yes/No
If yes, on what aspects you need training ?
10. Do you experience any difficulties while undergoing training Yes/No
If yes, what are they ?
11. What are the objectives of DWCRA/WIGS as understood by you? Yes/No
12. What are the activities implemented under DWCRA/WIGS Yes /No
in your mandalam ?
13. Who provides finances for these DWCRA/WIGS activities?

14. Who manages overall implementation of DWCRA/WIGS
15. Are you aware of the role played by the officials above and below you concerned with the scheme ? Yes / No
If yes, who are they and what is their role ?
16. Do you meet them frequently and discuss about the issues concerning implementation of the programmes? Yes/No
If yes, how often?
17. What type of information regarding the scheme do you collect from officials below you and how often? Yes/No
18. What type of information regarding the scheme do you send to the officials above and at what intervals?
19. Do you think that the local leaders and agencies are supportive to this programme? Yes/No
If no, give details
20. Do you meet frequently the beneficiaries of the scheme? Yes / No
If yes, how often
21. Are you satisfied with the income of the beneficiaries? Yes / No
If not, give details
22. Do you think the programme is reaching all the needy? Yes / No
If no give reasons and suggestions.
23. Are you satisfied with these programmes Yes / No
If no , give details
24. Do you have any problems regarding,
 - a) Identification of beneficiaries Yes / No
 - b) Formation of group Yes / No
 - c) Heavy work load Yes / No
 - d) Identification of group leaders Yes / No
 - e) Identification of economically viable trade Yes / No
 - f) Marketing Yes / No
 - g) Political interference Yes / No
 - h) Poor transport facilities Yes / No
 - i) Any other
25. What are your suggestions for further improvement of the programme?

APPENDIX - IV
CASE STUDY RESEARCH TOOL

Socio - Economic and Demographic Profile

1. Name _____ :
2. Address _____
3. Age _____
4. Educational background
 - a) Illiterate
 - b) Primary
 - c) Secondary
 - d) Degree and above
 - e) Technical education
5. Marital status
 - a) Married
 - b) Unmarried
 - c) Widow
 - d) Divorcee/Separated
6. If married, husband's occupation _____
7. Type of family _____ Nuclear / Joint / Any other
8. No. of children _____
9. Type of dwelling _____ Pucca / Kachcha / Rented / own
10. Food intake
(No. of meals per day and food stuffs included)

11. Do you have previous experience in business ? Yes / No
If yes, what type ?
12. If any of your family members are in business ? Yes / No

Entrepreneurial Activity

13. Type of activity
14. What prompted you to start income generating activity ?
15. With whom you have discussed about your business idea ?
16. Who encouraged you most to start the income generating activity ?
17. Do you have family support ? : Yes / No
If yes, from whom?
If no, why?
18. How did you get the initial financing ? How much ?
19. How many days you have employment in your activity ?
20. Have you faced any problems in your income generating activity ? Yes/No
If yes, what type?
21. How much you are earning per day or per month ?
22. How you are spending your income
- a) Investment in business
 - b) Purchase of assets
 - c) Improved food intake
 - d) Any other
23. What is your level of participation regarding investment in business ?
24. Has your income improved during the past 5 years ? Yes / No
If Yes, how much ?
If no, why not ?
25. Do you have any future plans regarding your activity ? Yes / No
If yes, what type ?
If no, why not ?